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ABSTRACT

As more families move from welfare to work, little is known about the implications of employment for family well-being. This survey and case study examined the effects of employment on the economic, social, and emotional well-being of parents, children, and families. Survey respondents received assistance through Iowa's Family Investment Program (FIP) and were not working during Spring 1999; case study participants received FIP and were not working during Summer 1998. The survey and case study findings indicated that parents could locate entry-level jobs, but many had considerable difficulty retaining employment. The most common challenges interfering with parent employment were child care problems, physical health, and family issues. Receipt of FIP, Medicaid, and food stamps decreased when parents were working. The proportion of parents and children with no health insurance increased when parents were working. Both total household income and expenses increased when parents were working, but overall, most parents experienced a higher standard of living. When employed, 40 percent of parents had higher self-esteem than when not working. Twenty-five percent of parents felt their parenting skills improved when they were working. Most parents were very satisfied with their child care quality. Family routines, children's social behavior, and children's school engagement did not change when parents gained employment. Finally, when employed, parents felt more stress due to household finances than from parenting or employment. These findings pose several implications for welfare policy. Two appendices detail the survey methodology and contain data tables. (Contains 20 references.) (KB)

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Work, Welfare, and Family Well-Being

July13, 2001

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Frank Potter developed the sample design and survey weights and drew the sample with programming assistance from Thu Vu. Thomas Fraker, Jacqueline Kauff, Julita Milliner-Waddell, and Rita Stapulonis assisted with the development of the survey instrument. Thomas Fraker gave us helpful suggestions for the study design. Ama Takyi provided the main programming support for the analysis. Daisy Ewell, Sophia Kuan, Anja Soldan, Paul Werner, Arnold Aldridge, and Mark Brinkley provided additional programming support. Donsig Jang reviewed the sample design and survey weights. Jonathan Jacobson and Jacqueline Kauff reviewed this report and provided us with many helpful comments. Connie Blango prepared the manuscript for this report and Elizabeth Hurley edited it.

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The conclusions expressed in this report are solely those of the authors.

CONTENTS

Chapter		Page
	EXECUTIVE SUMMARY	ix
I	INTRODUCTION	1
	A. FINDINGS IN BRIEF	2
	B. ORGANIZATION OF THIS REPORT	4
II	SAMPLE DESIGN AND CHARACTERISTICS	5
	A. CASE STUDY METHODOLOGY	5
	B. SURVEY SAMPLE DESIGN	6
	C. SURVEY DESIGN	7
	D. CHARACTERISTICS OF FAMILIES IN THIS STUDY	8
III	EMPLOYMENT AND EARNINGS	11
	A. MOST PARENTS WORKED AT FULL-TIME JOBS FOR MORE THAN MINIMUM WAGE AND MANY HAD ACCESS TO EMPLOYEE BENEFITS	11
	B. PARENTS FACED CHALLENGES TO SUSTAINED EMPLOYMENT	15
	C. FAMILY SUPPORT AND THE BENEFITS OF WORKING ENCOURAGED PARENTS TO MAKE THE TRANSITION INTO EMPLOYMENT	17
	D. PARENTS HAD DIFFICULTY SUSTAINING EMPLOYMENT AND BECOMING RE-EMPLOYED AFTER A JOB LOSS	22
IV	PARTICIPATION IN GOVERNMENT ASSISTANCE PROGRAMS	25
	A. MOST PARENTS STOPPED RECEIVING, OR RECEIVED LESS, FIP CASH ASSISTANCE WHEN THEY WERE EMPLOYED	25

CONTENTS *(continued)*

Chapter **Page**

IV *(continued)*

B. MANY PARENTS LOST MEDICAID AND FOOD STAMP BENEFITS WHEN THEY BECAME EMPLOYED BUT SOME GAINED CHILD CARE ASSISTANCE 27

C. MEDICAID WAS THE PROGRAM FAMILIES WERE MOST LIKELY TO PARTICIPATE IN, REGARDLESS OF THE PARENT'S EMPLOYMENT STATUS 29

D. WHEN PARENTS WORKED, RECEIPT OF FOOD STAMPS DECREASED AND RECEIPT OF CHILD CARE ASSISTANCE REMAINED LOW 31

E. THE EFFECT THAT PARENTAL EMPLOYMENT HAD ON PARTICIPATION IN OTHER GOVERNMENT PROGRAMS VARIED BASED ON PROGRAM RULES 34

V TOTAL INCOME, EXPENSES AND STANDARD OF LIVING 37

A. MOST PARENTS DID NOT REPORT RECEIVING INCOME FROM INFORMAL WORK OR THE EARNINGS OF OTHER HOUSEHOLD MEMBERS 37

B. TOTAL HOUSEHOLD INCOME INCREASED FOR MOST FAMILIES WHEN THE PARENT WAS WORKING, BUT THESE INCREASES MAY NOT HAVE LED TO STEADY OR SUFFICIENT INCOME 40

C. EXPENSES INCREASED FOR MOST FAMILIES WHEN THE PARENT WAS EMPLOYED, BUT SO DID THE ABILITY TO PAY EXPENSES 42

D. MANY FAMILIES BUDGETED MORE CAREFULLY WHEN THE PARENT WAS EMPLOYED BECAUSE FAMILY EXPENSES WERE HIGHER 45

E. MOST FAMILIES EXPERIENCED A HIGHER STANDARD OF LIVING WHEN THE PARENT WAS EMPLOYED, BUT SOME REPORTED A DECLINE 46

CONTENTS *(continued)*

Chapter		Page
VI	FAMILY WELL-BEING	49
	A. FAMILY MEMBERS, FRIENDS AND, TO A LESSER EXTENT, COMMUNITY RESOURCES WERE IMPORTANT SOURCES OF SUPPORT FOR WORKING PARENTS	49
	B. PARENTAL EMPLOYMENT HAD LITTLE AGGREGATE EFFECT ON FAMILY ROUTINES	51
	C. PARENTING SKILLS IMPROVED FOR MANY PARENTS WHEN THEY WERE EMPLOYED	53
	D. MANY FAMILIES GOT ALONG BETTER WHEN THE PARENT WORKED, BUT SOME FAMILIES GOT ALONG WORSE	55
VII	PARENTAL WELL-BEING	59
	A. COMBINING WORK AND FAMILY RESPONSIBILITIES WAS PHYSICALLY DEMANDING	59
	B. WORK HAD A VERY POSITIVE EFFECT ON MOST PARENTS' SELF-ESTEEM	65
	C. WHEN PARENTS WERE WORKING, THEY HAD MORE STRESS DUE TO HOUSEHOLD FINANCES THAN FROM PARENTING OR EMPLOYMENT	67
VIII	CHILDREN'S WELL-BEING	73
	A. MOST PARENTS WERE VERY SATISFIED WITH THE QUALITY OF THEIR CHILD CARE ARRANGEMENTS	73
	B. MOST CHILDREN HAD VERY GOOD PHYSICAL HEALTH DURING BOTH TIME PERIODS	78
	C. MOST CHILDREN EXHIBITED VERY GOOD SOCIAL BEHAVIOR DURING BOTH TIME PERIODS	78
	D. MOST CHILDREN CARED ABOUT DOING WELL IN SCHOOL, REGARDLESS OF THEIR PARENT'S EMPLOYMENT STATUS	80

CONTENTS *(continued)*

Chapter		Page
IX	POLICY IMPLICATIONS	83
REFERENCES		87
APPENDIX A:	SURVEY METHODOLOGY	A-1
APPENDIX B:	TABLES OF STUDY RESULTS	B-1

EXECUTIVE SUMMARY

Federal and state welfare reforms and the robust economy of the late 1990s led to dramatic increases in the number of current and former welfare recipients who are working. Under federal law, cash assistance through the Temporary Assistance for Needy Families (TANF) program is now limited to a total of five years in a parent's lifetime.[1] In addition, the state of Iowa requires that parents participate in employment and training activities as a condition for receiving cash assistance through Iowa's TANF program, which is called the Family Investment Program (FIP). Iowa also generously disregards earned income in benefit and eligibility calculations, allowing many families to remain eligible for FIP cash assistance while working. Thus, many low-income families who previously depended on government assistance now support themselves, at least partially, through employment.

While more parents are moving from welfare to work, little is known about the implications of employment for family well-being. How does employment affect family income, expenses, and their self-reported standard of living? Do families rely less on assistance from other government programs, community organizations, or friends and family members when the parent is employed? How does employment affect parents' self-esteem, parenting skills, health, and levels of stress? Does parental employment affect children's social behavior, health, and engagement in school? How does the quantity and quality of time parents spend with their children and spouses change when they become employed?

In May 1998, the Iowa state legislature appropriated funds for a study to examine the effects that moving unemployed FIP parents into jobs has on the well-being of parents, children, and families. This report, prepared by Mathematica Policy Research, Inc. for the Iowa Department of Human Services (DHS), presents findings from this study. The findings are based on a descriptive analysis of data collected from current and former welfare recipients in a telephone survey of 248 families in Iowa and in-person interviews, or case studies, of 16 families (Sing et al. 1999). These families each included a parent who received FIP and was not working for three months and who gained non-subsidized employment sometime during the following three months.

KEY STUDY FINDINGS

To examine the effect of employment on the economic, social, and emotional well-being of parents, children, and families, we asked parents to compare their families' well-being when they were employed with their well-being when they received FIP and were not working. Survey respondents received FIP and were not working during the spring of 1999; case study

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[1]Cash assistance through TANF is limited to a total of five years for families that include an adult head of household or his/her spouse who has received TANF assistance for five years. The five-year limit also applies to a family that includes a pregnant minor head of household, minor parent head of household, or spouse of such head of household who has received TANF assistance for five years.

participants received FIP and were not working during the summer of 1998. Analysis of the survey and case study data yielded the following key findings:

Parents were able to find entry-level jobs, but many had considerable difficulty retaining employment. When working, most study participants had full-time jobs and earned more than the minimum hourly wage. Also, half the participants had health insurance and paid vacation available through their employer. At the time of the survey, just over 60 percent of the parents had spent six months or less at their primary job. However, a substantial minority (27 percent) had worked at their primary job for more than 10 months. Despite this, there is significant evidence that parents have difficulty retaining employment. Eighty-four percent had a period of not working between July 1999 and their interview (during the summer or early fall of 2000), and 43 percent went for more than six months without work.

The most common challenges that interfered with parents working were child care problems, physical health, and family issues. Very few participants said that job-related problems—such as not getting along with co-workers or customers or insufficient benefits or salary—affected their ability to do their job. Instead, finding, keeping, and paying for child care were the most common problems parents faced. Also, many parents found that their own health problems or problems of family members interfered with work.

Receipt of FIP and assistance from Medicaid and Food Stamps decreased when parents were working. Sixty-five percent of the parents did not receive FIP while working. Most families left FIP because their earnings made them ineligible, or they felt that they did not need cash assistance. Participation in other government assistance programs also decreased when parents were working. Some families may have become ineligible for these programs, but there is reason to believe that other families remained eligible, but were not aware of their continued eligibility. Lower rates of participation in Medicaid and Food Stamps are particularly of concern because case study participants described these supports as essential to their financial well-being.

The proportion of parents and children with no health insurance increased when parents were working. Medicaid is the government assistance program in which parents in this study were most likely to be participating. Ninety-four percent of parents and 96 percent of children were enrolled in Medicaid during spring 1999. These rates dropped, but remained above 60 percent, when parents were working. Also, the percentage of parents and children who had no health insurance increased by 12 percentage points when parents were working. This fact and the low participation rates in employer-sponsored health insurance plans (only 19 percent of parents and 15 percent of children) indicate that when parents become employed, some families lose Medicaid without gaining coverage through another plan.

Both total household income and expenses increased when parents were working but overall, most parents experienced a higher standard of living. Seventy percent of families in this study had higher total monthly income when the parent was working than when they were not. For more than half, working also brought an increase in total family expenses. Many parents said they budgeted more carefully when they were working because their expenses were higher. However, most parents felt that they had more money available to buy treats for their children, and a significant proportion said it was easier to pay rent, utility bills, and provide nutritious meals when they were working. Most parents (60 percent) reported a higher standard

of living when they were working. When working, the standard of living was "good" or "very good" for 61 percent of parents, "fair" for 30 percent, and "poor" or "very poor" for 9 percent.

When employed, 4 out of 10 parents had higher self-esteem. Parents attributed their higher self-esteem to having a job, becoming self-sufficient, and achieving better personal circumstances. However, self-esteem declined for 7 percent of the parents when they were employed because of personal, family, or health problems.

One out of four parents felt their parenting skills improved or observed their family getting along better when the parent was working. Most parents believe they were very good or better-than-average parents when they were employed. Furthermore, nearly one-fourth of the parents said their parenting skills were better when they were working compared with spring 1999. One-fourth of the parents also said that their family got along better when they were employed because there was less family stress and a better financial situation. However, about 10 percent of the families got along worse while the parent was employed, and 7 percent of the parents believed their parenting skills worsened when they were employed.

Most parents were very satisfied with the quality of their child care arrangements. Most of the children age 12 and younger spent at least 20 hours in the care of others while their parent was at work. Nearly half of these children were also in child care during the spring of 1999 while their parent was in school, training, or looking for a job. During both time periods, parents depended most often on other family members to take care of their children. When parents were working, children were more likely to be in the care of a non-relative in another home. But the percentage of parents who were very satisfied declined from 86 percent during the spring of 1999 to 71 percent when the parent was employed, and the percentage who were not satisfied rose from 4 percent to 9 percent. However, most parents were very satisfied with the quality of their child care arrangements when they were employed and during the spring of 1999.

Family routines, children's social behavior, and children's engagement in school did not change in the aggregate when parents gained employment. The vast majority of families had structured time together most days regardless of the parents' employment status. Whether or not the parent was employed, about 8 out of 10 children went to bed at a regular time each weeknight, and about 8 out of 10 families ate at least one meal together each day. Most children exhibited good social behavior regardless of the parents' employment status. Nine of 10 children were often happy and able to pay attention and about 8 out of 10 got along well with other children. There is also little or no aggregate change in the children's engagement in school. Whether or not the parent was employed, 9 out of 10 children attended school always or most of the time, 3 out of 4 children cared about doing well in school, and 3 out of 4 completed their school work most of the time or always. Although these outcomes indicate that most children did well regardless of the parent's employment status, there is a significant minority of children who had proolems paying attention or who did not attend school regularly.

When employed, parents felt more stress due to household finances than from parenting or employment. Forty-one percent of the parents felt significant stress due to household finances when they were employed. In contrast, only 13 percent experienced significant stress due to their parental responsibilities. Furthermore, more parents felt stress about their household finances when they were employed compared with spring 1999. Several of the case study participants told us that although their household incomes were higher when they were

employed, they still relied heavily on help from relatives and government assistance programs, and sometimes they had trouble making ends meet.

POLICY IMPLICATIONS

When parents were employed, they reported aggregate improvements in family income, standard of living, parental self-esteem, parenting skills, and how their families got along. However, 4 out of 10 parents experienced significant stress due to household finances, and almost 1 out of 10 was not satisfied with their child care arrangements. Families still depended heavily on government assistance programs and relatives to help them make ends meet. To help families gain a more solid financial future and secure better care for their children, policy-makers may want to consider the following:

- Improving access to high-quality child care and child-care subsidies.
- Developing after-school and community programs that provide supervision and mentoring for school-age children.
- Improving access to Medicaid, SCHIP, and Food Stamps.
- Providing job retention and advancement services for parents.
- Developing employer training and employer-based services for parents.
- Helping parents access income supports like the Earned Income Tax Credit.
- Providing budget and financial counseling services to parents.

I. INTRODUCTION

Since the 1990s, states have transformed their welfare programs to downplay income maintenance and emphasize the transition to employment and self-sufficiency. Under federal law adopted in 1996, cash assistance through the Temporary Assistance for Needy Families (TANF) program is limited to a maximum of two years before work requirements take effect and five years total in a parent's lifetime.[1] Iowa's TANF program, the Family Investment Program (FIP), requires FIP recipients who are capable of working to begin participating in the PROMISE JOBS employment and training program immediately after their cash assistance is verified.[2]

After these reforms and with a boost from a robust economy during the last half of the 1990s, welfare caseloads in Iowa fell by half from 1993 to 2000 and by nearly 60 percent nationally (U.S. Department of Health and Human Services 2000). A study of families who left FIP in spring 1999 found that just over 60 percent of the household heads gained unsubsidized employment 8 to 12 months later (Kauff et al. 2001). In addition, Iowa's generous earnings disregard allows many families to continue receiving FIP cash assistance while they are earning income from a job. Between 1992 and 2000, the percentage of FIP recipients who had earnings from employment increased from 18 to 26 percent (Iowa Department of Human Services). As a

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[1]Cash assistance through TANF is limited to a total of five years for families that include an adult head of household or his/her spouse who has received TANF assistance for five years. The five-year limit also applies to a family that includes a pregnant minor head of household, minor parent head of household, or spouse of such head of household who has received TANF assistance for five years.

[2]Only adult FIP recipients who are disabled and 16- to 19-year-olds who are not parents and who attend school full-time are exempt from PROMISE JOBS. Parents caring for newborns are not exempt, but may revise the self-sufficiency plan they develop with their caseworker to account for their situation in accordance with the standards in the Family Leave Act of 1993. For example, a single parent may take up to 12 weeks of leave during any 12-month period.

result, many families who previously depended on government assistance now support themselves, at least partially, through employment.

As more parents move from welfare to work, little is known about the implications of employment for family well-being (Duncan and Chase-Landsdale 2000). How does employment affect family income, expenses, and families' self-reported standard of living? Do families rely less on assistance from other government programs, community organizations, or friends and family members when the parent is employed? How does employment affect parents' self-esteem, parenting skills, physical health, and levels of stress? Does employment affect children's social behavior, health, or engagement in school? How does the quantity and quality of time parents spend with their children and spouses change when they become employed?

In May 1998, the Iowa state legislature appropriated funds for a study to examine the effects that moving unemployed FIP parents into jobs has on the well-being of parents, children, and families. This report, prepared by Mathematica Policy Research, Inc. (MPR) for the Iowa Department of Human Services (DHS), presents findings from this study. The findings are based on a descriptive analysis of data collected from current and former welfare recipients in Iowa in a telephone survey of 248 parents and in-person interviews, or case studies, of 16 families (Sing et al. 1999). The case studies were conducted first to inform the topics and questions of the survey instrument. In addition, they yield in-depth responses to the research questions that are not possible with a survey. Together, the data from the case studies and the survey provide a rich description of what working means for family well-being.

A. FINDINGS IN BRIEF

To examine the effect of employment on the well-being of parents, children, and families, we asked parents to compare their families' well-being when they were employed with their well-being when they received FIP and were not working. Survey respondents received FIP and

were not working during the spring of 1999; case study participants received FIP and were not working during the summer of 1998. Survey respondents gained unsubsidized employment sometime during the three-month period after the spring of 1999; parents in the case studies did so sometime during the three-month period after the summer of 1998.

On average, parents worked full-time, earned more than the minimum hourly wage, and their household incomes and standard of living were higher when they were employed. But many had considerable difficulty retaining employment. About 43 percent of the parents went for more than six months without work between July 1999 and their interview (summer or early fall 2000). When employed, most parents faced challenges pertaining to child care, physical health, or family issues that affected their ability to do their job. For example, nearly 1 out of 10 parents was not satisfied with their child-care arrangements when they were employed.

When they were employed, parents observed several changes in the social and emotional well-being of themselves and their families. Four out of 10 parents had higher self-esteem when they were employed compared with spring 1999. When they were working, 1 out of 4 parents felt his or her parenting skills improved or they observed their family getting along better. Parents reported no change in the aggregate with respect to family routines, children's social behavior, and children's engagement in school. In the aggregate, family well-being when the parent was employed declined in three areas. First, parents were less satisfied with their child-care arrangements. Second, the quality of time parents spent with their spouse or partner declined, and finally, parents felt more stress from household chores and finances.

Although most families had higher incomes and a higher standard of living when the parent was employed, many families were concerned about their financial situation. When employed, parents felt more stress from household finances than from parenting or employment. Four out of 10 parents felt significant stress from household finances. In contrast, only 13 percent

experienced significant stress from their parental responsibilities. Several of the case study participants told us that although their household incomes were higher when they were employed, they still relied heavily on help from relatives and government assistance programs, and sometimes still had trouble making ends meet.

B. ORGANIZATION OF THIS REPORT

This report is organized into nine chapters and two appendices. Chapter II presents the study's sample design and the characteristics of the survey respondents. Chapter III sets the context for examining the effects of parental employment on family well-being by describing the job characteristics, employment experiences and earnings of the parents. Chapter IV examines how employment affected the receipt of government assistance programs such as Medicaid and Food Stamps. Chapter V describes how employment affected the total income, expenses, and self-reported standard of living of the families. The effect of employment on family well-being, parental well-being, and children's well-being are presented in Chapters VI, VII, and VIII. Most of our findings are based on our analysis of the survey data, but we also use data from the case studies to introduce some of the study topics or to elaborate on some of the findings from the survey. Considering the findings presented in the preceding chapters, Chapter IX suggests some policies and programs that might benefit low-income families with a working parent. Appendix A describes the survey methodology, and Appendix B contains detailed tables that summarize our findings from the survey.

II. SAMPLE DESIGN AND CHARACTERISTICS

To learn about the effects of employment on family well-being for current and former FIP recipients, we conducted in-person case study interviews with 16 families and a telephone survey of 248 previously unemployed welfare recipients in Iowa. We conducted the case studies first to inform the topics and questions of the survey instrument. However, the case study interviews also provided useful data in their own right, because case study participants gave us detailed, in-depth responses that were not possible with a survey. Together, data from the case studies and the survey provide a rich description of what working means for family well-being. This chapter presents our methodology for the case studies and survey and describes the characteristics of families who participated in our survey.

A. CASE STUDY METHODOLOGY

Data for the case study component came from semi-structured, in-depth interviews with members of 16 current or former FIP families. We interviewed families in which there was a parent who received FIP and was unemployed in the summer of 1998 (June, July, and August) and who gained employment in the fall of 1998 (September, October, or November). We defined employment as working at a regular, unsubsidized job for pay for at least 20 hours per week.

We used a purposive sampling process to select families for the case studies; consequently, findings from the case studies cannot be generalized to the entire population of current and former FIP recipients who gained employment in the fall of 1998. We used administrative data from Iowa to identify FIP parents in selected counties—urban and rural—throughout Iowa who met our employment criteria. We called these parents and administered a brief questionnaire to verify their employment status and seek their participation. To encourage participation, we

offered a $50 incentive to all families who completed an in-person interview. Among those who agreed to participate, we selected a group of families that represented a range of employment experiences. Some were still employed and did not receive FIP at the time of our call, some were still employed and receiving FIP, and some were no longer employed.

Case study interviews occurred in March and April of 1999. Whenever possible, we attempted to briefly speak with children in addition to their parents. Most interviews lasted 60 to 90 minutes and took place in the family's home (a few participants preferred to be interviewed in a public location in their neighborhood). A simple protocol consisting of six general topics provided structure for the interviews, which were tape-recorded and then transcribed.

B. SURVEY SAMPLE DESIGN

The survey data was obtained from a random sample of adults who were age 18 and older, received FIP cash assistance and had zero earnings from April through June 1999, and earned $103 or more from July through September 1999. We required a three-month period of FIP receipt and zero earnings because this was likely to capture adults who depended on FIP and were not working for a significant amount of time. We wanted to learn about the experiences of adults who were employed for several months (or more), as well as those who had a brief period of employment. Therefore, we specified earnings in the next quarter of at least $103, because $103 is consistent with working 20 hours at the minimum wage ($5.15). A more extensive discussion of the survey methodology and administrative data that we used is in Appendix A, "Survey Methodology."

Using administrative data from Iowa on earnings from employment and FIP enrollment and benefits, we identified adults who met the sample criteria. From the population of eligible adults, we attempted to interview a random sample of 450 adults. We spoke with 82 percent of these adults, and learned that about one-third did not meet all of our eligibility criteria. The main

reason many adults did not meet our eligibility criteria is that when we contacted them by telephone, they told us that they were employed between April and June 1999, despite the fact that the earnings data indicated that they were not. We had anticipated that the administrative data on earnings would not correctly identify all adults who had earnings, due to well-known limitations in the data.[1] We completed interviews with 248 parents who met all of our eligibility criteria and achieved an 80.7 percent response rate.[2]

C. SURVEY DESIGN

Information on the well-being of families, parents, and children was obtained from a telephone survey of parents who met the sampling criteria described above. The survey asked parents to describe many measures of family, parental, and child well-being during two time periods. The first time period is April through June 1999, when they received FIP cash assistance and were not employed. We refer to this time period as "spring 1999." The second time period is the most recent month between July 1999 and the month before their interview during which the parent worked an entire month at one or more regular, unsubsidized jobs for pay. Parents who did not work an entire month between July 1999 and the interview were asked to identify the most recent month during which they worked for the longest period of time. This month provides a "reference month" of employment through which to assess the effects of work

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[1]The administrative data that we used to determine earnings does not capture earnings from all jobs because certain types of employers are not required to report to this data system what they pay their employees. This is discussed in more detail in Appendix A.

[2]The response rate was computed based on the estimated number of adults in our study population who were eligible for the study. The estimated number of eligible adults include those we contacted (and were able to confirm eligibility) plus the estimated number of eligible adults among those in our sample that we could not locate or contact.

on family well-being. Throughout this report, we refer to the reference month as the period when the parents were employed. When parents identified a difference in well-being between the spring of 1999 and the reference month, the survey instrument often included an additional, open-ended question that asked parents to explain why there was a difference.

The vast majority of parents we surveyed worked during the entire reference month. We asked the parents to identify the most recent, full month of employment for three reasons. First, people have better recall of more recent events. Second, a more recent reference month means that there is greater distance in time between spring 1999 and the reference month. This allows more time for any changes in family-well being to occur. Finally, a full month of employment gives the parent a reasonable amount of time in which to assess and describe family well-being when the parent was employed.

To learn about the well-being of children, we randomly selected one child age 1 through 18 from each family to be the focus of many of the questions. We asked the parents more detailed questions about the well-being of the "focal child" in their family.

The survey was conducted during a 15-week period, from late June through mid-October 2000. To encourage participation, we paid respondents $25 and assured them that their responses would be confidential.

D. CHARACTERISTICS OF FAMILIES IN THIS STUDY

The typical family in this study had two children and one female head of household (Exhibit 2.1). Less than 30 percent of the households included two adults. Most of the children needed child care when his/her parent was at work, because the average age of children in each family was seven, and the average age of the youngest child in each family was five.

Nearly 80 percent of the household heads had at least a high school degree or GED. Three out of four were white, and virtually all were female (96 percent). The vast majority of families

lived in Iowa at the time of the interview. Half lived in rural counties, and slightly less than half lived in urban counties.

Exhibit 2.1
Characteristics of Families Included in the Study

	Average or Percentage
Female head of household	96
White head of household	78
Less than high school degree or GED	22
Head of household never married	43
Married and living with spouse	14
Cohabiting with unmarried partner	14
Residing in rural county in Iowa	50
Residing outside the state of Iowa	3
Average number of people in family	3.4
Average number of children in family	1.9
Average age of family head	30
Average age of children in family	7
Average age of youngest child in family	5

Source: MPR survey of Iowa families
Number of responses: 248

III. EMPLOYMENT AND EARNINGS

The effects of employment on family well-being may vary substantially based on each parent's job characteristics, earnings, and employment experiences over time. Research consistently demonstrates that increased income positively affects children and families in varied ways (Berlin et al. 2000; Morris et al. 2001). However, the case study analysis conducted for this study suggested that the act of working has both positive and negative implications for family functioning. For instance, case study participants said that, in general, work adds structure to their family lives, but that working weekends, nights, or overtime hours can be disruptive to the family. This chapter sets the context for examining the effects of parental employment on family well-being by describing the employment experiences and earnings of the study participants.

The telephone survey collected information on the primary job the respondents held during their most recent full month of employment and on their original transition into work after July 1999. The average study participant worked slightly less than full-time hours and earned $7.27 per hour and $977 per month. Problems with child care, physical health, and family issues created employment challenges, but parents also felt that work offers benefits including increased income, self-esteem, and opportunities to interact with others. Finally, most parents had significant difficulty staying employed between July 1999 and when they were interviewed.

A. MOST PARENTS WORKED AT FULL-TIME JOBS FOR MORE THAN MINIMUM WAGE AND MANY HAD ACCESS TO EMPLOYEE BENEFITS

When working, the parents in this study were highly concentrated in the service, retail trade, and manufacturing industries (Exhibit 3.1). The most common occupations were service

Exhibit 3.1
Most Common Industries and Occupations

	Percentage
Industry	
Service	48
Retail trade	29
Manufacturing	13
Finance/insurance/real estate	2
Transportation and public utilities	2
Public administration	2
Occupation	
Service provider	33
Sales associate	25
Administrative support worker	14
Production worker	10
Handler/equipment cleaner/helper/laborer	7
Health technologist	4
Registered nurse	2

Source: MPR survey of Iowa families.
Number of responses: 248

provider, sales associate, and administrative support worker—typical positions for low-wage workers and for former and current welfare recipients.

Most parents in this study (58 percent) worked full time hours, but a substantial minority (42 percent) worked 34 hours or less per week (see Exhibit 3.2).[1] The average number of hours worked per week was 33, indicating that while parents devoted a good deal of time to work, many worked in part-time positions that may not offer steady hours and other benefits. Forty-seven percent of the parents in this study never worked nights, weekends, or graveyard shifts at their primary job. However, if a parent worked these non-standard hours at all, they did so regularly. Thirty-nine percent worked nights, weekends, or graveyard shifts frequently while only 14 percent did so sometimes.

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[1]For this analysis, 35 hours per week is considered full-time employment. This is consistent with the standard used by the Bureau of Labor Statistics.

Exhibit 3.2
Characteristics of Primary Job

	Average or Percentage
Average weekly hours	33
Usual weekly hours	
Less than 20	7
20-34	35
35-40	49
More than 40	9
Work nights, weekends, or graveyard shifts	
Frequently	39
Sometimes	14
Never	47
Average hourly pay	$7.27
Hourly pay	
$5.15 or less	9
$5.16 - $6.99	35
$7.00 - $8.99	36
$9.00 or more	16

Source: MPR survey of Iowa families.
Number of responses: 246-248 due to item nonresponse
Note: Four percent of respondents could not provide an hourly rate of pay.

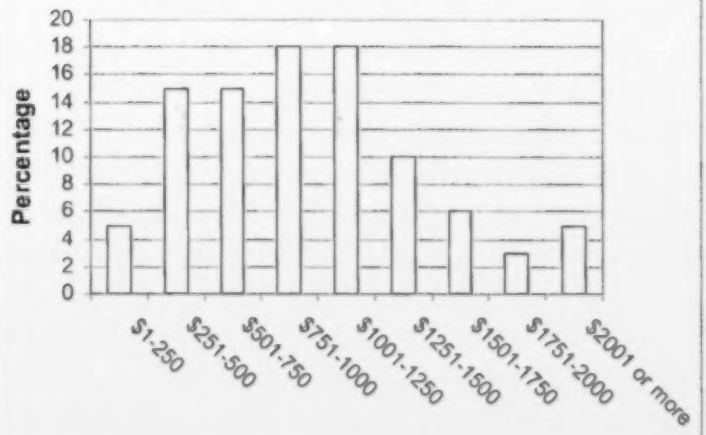
For those respondents who reported frequently working nights, weekends, or graveyard shifts, their jobs may have had a more destabilizing effect on family life. In the case study component of this project, mothers who worked irregular hours, nights, or weekends said that their work schedules strained family relationships. Parents in these situations struggled to spend time with their children and to find child care during these nonstandard hours. In one participant's words:

> "And I get back to [town] after work at 12:30 or 1:00 [in the morning]. So I just grab him from the babysitter, take him home and put him back to bed and then get him up 5 hours later. I don't think that's good."

On average, parents in this study earned $7.27 per hour. This is well above the minimum wage ($5.15) and high enough that if one parent worked a steady 40-hour-a-week job, the family would become ineligible for FIP cash assistance. However, this does not mean that this wage is

sufficient for family needs. Exhibit 3.3 shows the distribution of monthly earnings across the respondents. The average study participant made $977 per month before taxes. Just over half earned $1,000 or less per month, one-third earned between $1,001 and $2,000 per month, and only five percent earned more than $2,000.[2] If a single parent with two children earned $977 per month steadily over the course of the year (and had no other income sources), the family income would fall nearly 20 percent below the poverty threshold. (And, as we describe later in this chapter, most study participants were not employed steadily.)

Exhibit 3.3
Monthly Earnings at Primary Job



Source: MPR survey of Iowa families.
Number of responses: 244 due to missing data
Note: Five percent of parents could not provide a monthly earnings amount.

Benefits such as health insurance, paid sick days, and paid vacation make up an important part of the total compensation that employees receive for their work. Health insurance is the

[2]Five percent of the parents we interviewed could not provide an earnings amount at their primary job.

most vital of these benefits, especially if the family is no longer covered by Medicaid. Health insurance and paid vacation were available (or would be after a certain period) to slightly more than half of the respondents, but only 37 percent were offered paid sick days (see Exhibit 3.4). (Chapter IV discusses health insurance coverage in more depth.)

Exhibit 3.4
Benefits Offered at Primary Job

	Percentage
Health Insurance	52
Paid Sick Days	37
Paid Vacation	52

Source: MPR survey of Iowa families.
Number of responses: 245 due to item nonresponse.

B. PARENTS FACED CHALLENGES TO SUSTAINED EMPLOYMENT

At the time of the survey, approximately half of the respondents were still working at their primary job (see Exhibit 3.5). Sixty-one percent had spent six months or less working in that job.[3] This is consistent with the findings from other studies that many current and former welfare recipients who become employed lose their jobs within six months (Strawn and Martinson 2000). However, it is important to note that among this study's participants, 22 percent had worked at their primary job for 10 to 12 months, and 5 percent had held their primary jobs for more than one year.

[3] For those respondents who were still working at their primary job at the time of the survey, this measure does not fully capture the duration of their employment in that position.

Exhibit 3.5
Duration of Employment at Primary Job
(at time of survey)

	Average or Percentage
Still working at job	49
Average number of months at job	6
Number of months at job	
Less than a full month	4
1-3 months	39
4-6 months	18
7-9 months	13
10-12 months	22
More than 12 months	5

Source: MPR survey of Iowa families.
Number of responses: 248

While employed at their primary job, parents in this study faced a variety of challenges that affected their ability to fulfill their responsibilities at work. The most common problems were related to finding and keeping child care providers, working with their own physical health problems, and dealing with family members' health or other personal issues (see Exhibit 3.6). Parents described a variety of challenges with child care including finding providers available during their work hours (particularly if they work nonstandard hours), finding providers they trust, and affording care.

Exhibit 3.6
Most Common Challenges that Interfere with Work

	Percentage
Child care problems	31
Own physical health problems	15
Health problems/issues of family members	14
Transportation problems	11
Own pregnancy	7

Source: MPR survey of Iowa families.
Number of responses: 248

Of those who were no longer working at their primary job at the time of the interview, just under one-third of respondents left those jobs because they were fired or the position was temporary (see Exhibit 3.7). The other reasons given for a job ending illustrate how the challenges parents face outside of work can result in job loss. A health problem (not work-related) or pregnancy accounted for 14 percent of the participants who were no longer working at their primary job, and a child-care problem accounted for another 8 percent. Employment can both cause and exacerbate health problems. Case study participants reported that the jobs available to them often required standing without breaks for long stretches of time and that juggling work and family responsibilities resulted in them neglecting their own needs specifically for food and sleep).

Exhibit 3.7
Most Common Reasons for Leaving Job

	Percentage
Fired or laid off	19
Pregnancy or health problem	14
Temporary / short-term assignment ended	11
Child care problem	8
Other family member's health problem	6
Respondent moved	6

Source: MPR survey of Iowa families.
Number of responses: 127

C. FAMILY SUPPORT AND THE BENEFITS OF WORKING ENCOURAGED PARENTS TO MAKE THE TRANSITION INTO EMPLOYMENT

Parents who participated in the telephone survey component of this study did not work during the three-month period of April through June 1999. The reasons that they were able to find work in or after July 1999 varied from being motivated to find a job because they needed money to receiving specific job skill training that allowed them to become employed

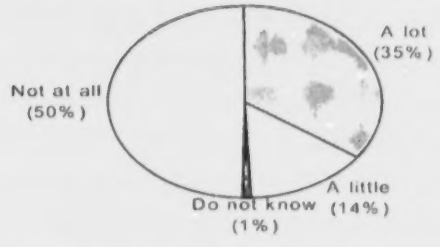
(see Exhibit 3.8). We were interested in knowing whether parents decided to go to work in order to avoid using up the limited amount of time they may receive cash assistance. The respondents were divided almost equally on whether the five-year lifetime limit on TANF cash assistance had any effect on their decision to find work in or after July 1999 (see Exhibit 3.9). Thirty-five percent felt their decision to find work was affected a lot by the time limit, 14 percent said it was affected a little, and 50 percent said the time limit did not affect their decision at all.

Exhibit 3.8
Most Common Factors that Made Finding Work After July 1999 Possible

	Percentage
Received some training or job search assistance	22
Found reliable, affordable, or quality child care	13
Wanted to work/wanted a challenge	8
Motivated to find job because needed money	7
Do not know	10

Source: MPR survey of Iowa families.
Number of responses: 248

Exhibit 3.9
How Much Did TANF Time Limit Affect Parent's Decision To Find Work?



Source: MPR survey of Iowa families.
Number of responses: 248

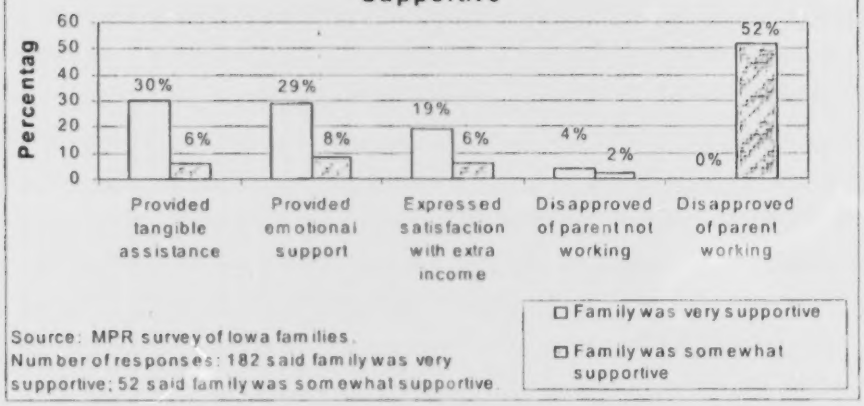
The case study analysis for this study found that the support a parent receives from family members is extremely important to a successful transition into the labor force after a period of not working. Case study participants described receiving financial assistance, in-kind assistance with child care and transportation, and emotional support from family members.

Telephone survey respondents supported these findings, adding descriptions of the family support they received during their transitions to employment after July 1999. Ninety-five percent of the respondents said that their family was very or somewhat supportive when they became employed (see Exhibit 3.10). The most common types of support parents received from family members were tangible assistance and emotional support (see Exhibit 3.11). It is also clear that, in some families, a mother working is not seen as appropriate or preferable by other family members. Among those who felt their family was somewhat supportive or not supportive, half said that their family wanted them to stay at home and/or disapproved of them working.

Exhibit 3.10
Family Reaction To Parent Finding Work (after July 1999)

Source: MPR survey of Iowa families.
Number of responses: 247 due to missing data.

Exhibit 3.11
Most Common Ways Family Members Acted Supportive



Source: MPR survey of Iowa families.
Number of responses: 182 said family was very supportive; 52 said family was somewhat supportive.

Work involves certain benefits that motivate parents to be employed. As Exhibit 3.12 shows, 50 percent of the participants said money was the largest benefit of working. However, one in two respondents felt that work offered other benefits that surpass the financial rewards, including improved self-esteem, a sense of responsibility and independence, and a break from

Exhibit 3.12
Largest Benefits Of Working to Parents

	Percentage
Money	52
Increased self-esteem	17
Being responsible/independent	14
Socializing/having a break from family	8
Getting off FIP or other assistance programs	2

Source: MPR survey of Iowa families.
Number of responses: 248

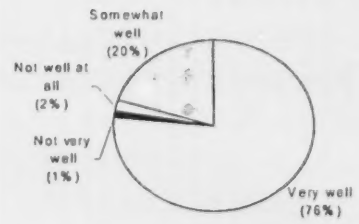
the home and an opportunity to socialize. Only 2 percent of parents felt that leaving FIP or other assistance programs was the largest benefit of working.[4]

As these quotations show, case study participants experienced very similar benefits:

> "[The best thing about going back to work is] feeling good about myself. And, knowing that I am doing this all on my own. The self-reliance."
>
> "I feel better working. Because I'm not so stressed. Just overall I feel better working because I know that I'm contributing to my family and I'm contributing to my children having a better life and not living on welfare."
>
> "I like it when they see that I can do the job. When they give me responsibilities...then I like it. I try to please everybody and do everything...They like my work."

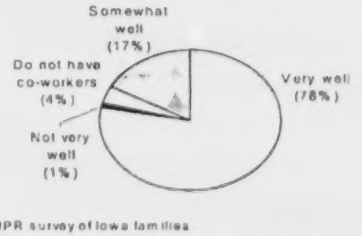
Case study participants also described the relationships they develop with colleagues as one positive aspect of working. They said that colleagues and bosses were important sources of encouragement and feedback on job performance. This bodes well for the survey respondents, 96 percent of whom felt they got along very or somewhat well with bosses or supervisors and 95 percent of whom felt they got along very or somewhat well with co-workers in their primary job (see Exhibits 3.13 and 3.14).

Exhibit 3.13
Degree to Which Parent Gets Along with Boss at Primary Job



Source: MPR survey of Iowa families
Number of responses: 248

Exhibit 3.14
Degree to Which Parent Gets Along with Co-workers at Primary Job



Source: MPR survey of Iowa families
Number of responses: 247 due to item nonresponse

[4] In Iowa, working may not lead to leaving welfare because of the generous earned income disregard, which allows parents to combine work earnings and cash assistance.

D. PARENTS HAD DIFFICULTY SUSTAINING EMPLOYMENT AND BECOMING RE-EMPLOYED AFTER A JOB LOSS

Between July 1999 and their telephone interview, the average participant in this study held two jobs (see Exhibit 3.15). However, most parents were not continuously employed throughout this period. Eight out of 10 respondents experienced a period of not working between July 1999 and the interview and the average length of the longest period of not working was more than five months (see Exhibit 3.16).

Exhibit 3.15
Number of Jobs Between July 1999 and Interview

	Average or Percentage
Average number of jobs	2
Number of jobs	
1	47
2	36
3	12
4 or more	6

Source: MPR survey of Iowa families.
Number of responses: 248

Exhibit 3.16
Period of Not Working Between July 1999 and Interview

	Average or Percentage
Experienced period of not working	84
Average longest period of time not working (in weeks)	22
Longest period of time not working (in weeks)	
1 - 8	24
9 - 16	22
17 - 24	11
More than 24	43

Source: MPR survey of Iowa families.
Number of responses: 208-248 due to item nonresponse.

Taken together, the data on number of jobs and periods of not working suggest that retaining employment is proving far more difficult for these parents than finding it. It is possible for a limited number of job changes to contribute positively to job advancement—one job change per year is associated with higher wages (Strawn and Martinson 2000). However, most participants in this study had some extended period of time when they were not working. This suggests that these parents are not moving strategically from one job to another, but rather leaving or losing jobs relatively quickly and finding re-employment quite difficult.

IV. PARTICIPATION IN GOVERNMENT ASSISTANCE PROGRAMS

Before welfare reform, cash and in-kind assistance provided through government programs were seen as a "safety net" for low-income parents who were not working. Increasingly, these programs are viewed as supports for *working* parents who may not be earning sufficient income or who are temporarily unemployed. This change has been accompanied by concern that when parents become employed and, in some cases, leave TANF cash assistance, they lose access to critical work support programs—mainly Food Stamps, Medicaid, and child-care subsidies (Dion and Pavetti 2000).

The findings of this study indicate that some concern about the participation of working parents in government assistance programs is warranted. The rates of enrollment in the FIP, Food Stamps, and Medicaid all decreased substantially when survey participants were working. Regardless of employment status, the program that parents and their children were most likely to participate in was Medicaid. The percentage of families receiving child-care subsidies through the state Child Care Assistance Program was conspicuously low in both periods.

A. MOST PARENTS STOPPED RECEIVING, OR RECEIVED LESS, FIP CASH ASSISTANCE WHEN THEY WERE EMPLOYED

During spring 1999 every participant in this study was not working and was receiving FIP cash assistance. Once employed, the majority of these parents left FIP cash assistance or received a reduced grant. Indeed, only one-third of the respondents received FIP cash assistance when employed (see Exhibit 4.1). More than half of those who left FIP cash assistance when working did so because they became ineligible—either because their income was too high or they no longer had children living at home. Others, who may have still been eligible, left FIP voluntarily because they did not need or want to continue receiving cash assistance.

Exhibit 4.1
Receipt of FIP Cash Assistance When Employed

	Percentage
Received FIP while employed	33
If not, main reasons why not	
Was ineligible--income too high	48
No longer needed FIP--was working for pay	21
No longer wanted FIP	7
Did not apply or reapply for FIP	6
Was ineligible--no kids living at home	4

Source: MPR survey of Iowa families.
Number of responses: 247; 164 for reason why not.

For those parents who remained on FIP when employed, their FIP grants should have decreased somewhat with earnings.[1] In fact, among those who continued to receive FIP when working, 65 percent reported receiving a smaller amount of cash assistance than they had in the spring of 1999 (see Exhibit 4.2). For the rest, it is possible that their household size increased or their total household income decreased (due to changes in other income sources) resulting in an equivalent or larger FIP grant relative to when they were not working.[2]

We did not ask telephone survey participants whether they expected to receive FIP cash assistance in the future, but discussions with the case studies participants suggest that many parents worry that they may need FIP again. These parents were keenly aware of the fragility of

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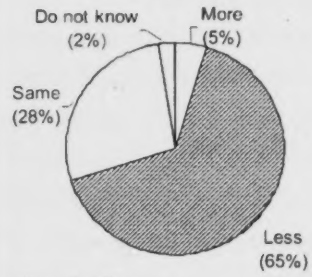
[1]Iowa has a generous earnings disregard that keeps welfare benefits from decreasing precipitously with earnings. Twenty percent of gross earnings is disregarded from eligibility and benefit calculations and, after other deductions are applied, 50 percent of remaining earned income is disregarded from the benefit calculation.

[2]Given that interviews occurred more than a year after the spring of 1999, it is also possible that some respondents had trouble recalling how the FIP amount they received when working compared with the amount they received in spring 1999.

Exhibit 4.2
FIP Amount Received When Working, Relative To Spring 1999



Source: MPR survey of Iowa families.
Number of responses: 83, only respondents who received FIP while working were asked this question.

their economic circumstances and concerned about the five-year lifetime limit on cash assistance. One mother described these fears poignantly:

> "Actually they give you five years...which you know, it takes some people five years to get off of it. But, then again, if they lose a job or if we hit an economic depression or something like that, what's going to happen when their five years is used up? They have no income. How are they going to support their kids if they can't get a job, if times are really bad and they lose their job?"

B. MANY PARENTS LOST MEDICAID AND FOOD STAMP BENEFITS WHEN THEY BECAME EMPLOYED, BUT SOME GAINED CHILD CARE ASSISTANCE

Three programs--Medicaid, Food Stamps, and Child Care Assistance—make up the core of noncash work supports available to low-income working families in Iowa, regardless of whether they receive FIP. The parents in our case studies greatly valued continued access to these programs, which they felt made it possible for them to successfully transition into employment. In some parents' words:

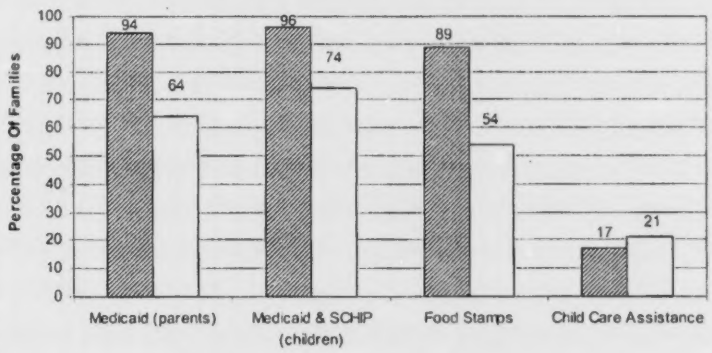
> "My kids are still on Medicaid as a supplement to pick up the slack....I've got an incredible medications bill between the three of us, with the blood pressure and the psychological problems and the ADD (attention deficit disorder). We're on about $300 of medication a month."

> "We get a little over $100 a month in food stamps. That really helps."

"Right now PROMISE JOBS is paying for day care or else I could never afford child care....They can, right now, run you for...a baby, about oh, between $3 and $7 an hour. And for somebody [my son's] age [2 years old], about $4 to $8 an hour. ...I can't afford that."

Because these supports are so important, there is concern at state and national levels that some parents moving into work (and in many cases off cash assistance) may be unaware that they are still eligible for supports or may face administrative roadblocks to receiving those supports.[3] This study supports that concern with respect to two of the three principal work support programs. Participants in the telephone survey were less likely to receive assistance from Medicaid and Food Stamps when they were working than when they were not working (Exhibit 4.3). Receipt of Child Care Assistance, however, increased from 17 to 21 percent of parents with children age 12 and younger.

Exhibit 4.3
Receipt of Work Supports By Parents' Employment Status



Source: MPR survey of Iowa families.
Number of responses: 235-248 due to item nonresponse.

[3]In a survey of families who had left TANF in Iowa in spring 1999, most respondents were aware that eligibility for work supports can continue after families leave FIP, but a significant minority was not. For example, 10 percent did not realize that children can be eligible for Medicaid after a family leaves FIP and 24 percent were not aware that Child Care Assistance can continue after a family leaves FIP (Kauff et al. 2001).

C. MEDICAID WAS THE PROGRAM FAMILIES WERE MOST LIKELY TO PARTICIPATE IN, REGARDLESS OF THE PARENT'S EMPLOYMENT STATUS

Obtaining affordable health insurance coverage is a high priority for most families. Good health insurance coverage gives families protection from the costs of treating catastrophic and chronic illnesses, as well as the ability to practice preventive care and treat less severe illnesses. It is with good reason, then, that Medicaid was the government assistance program in which families in this study were most likely to be participating, regardless of whether the parent was working (see Exhibit 4.3).[4]

However, as with FIP, Medicaid enrollment rates dropped when parents were employed. In spring 1999, 94 percent of parents and 96 percent of children were covered by Medicaid; when parents were working, only 64 percent of them and 74 percent of their children were covered (see Exhibit 4.3).[5] When their parents were working, the rates of children's coverage through Medicaid were consistent with national coverage rates in 1999 for children in families with incomes below 200 percent of the poverty line (Kenney et al. 2000).

There is evidence that when some parents in this study became employed they lost Medicaid coverage and did not replace it with employer-provided insurance. First, the proportion of uninsured parents and children was higher when the participants were working than when they

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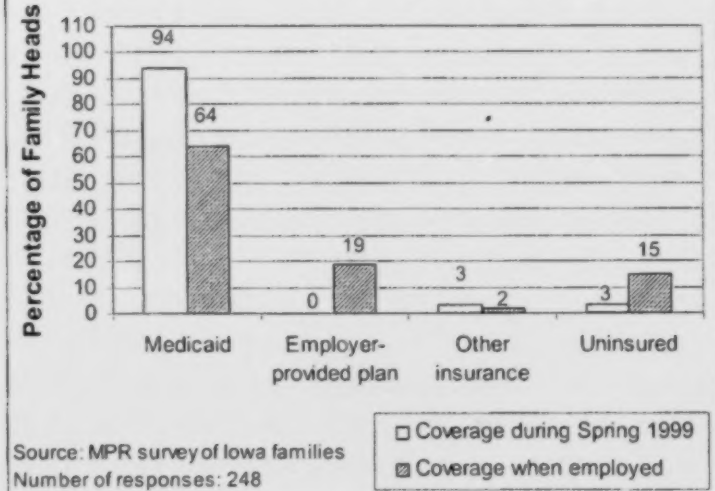
[4]To support working families, Iowa offers 12 months of transitional Medicaid benefits to former FIP recipients who are earning income above what would normally make them eligible for Medicaid.

[5]We include children's enrollment in HAWK-I, Iowa's State Children's Health Insurance Program (SCHIP), in these calculations. Less than one percent of the children in this study were enrolled in HAWK-I in either period. DHS has greatly expanded outreach and enrollment efforts for HAWK-I, which provides low- or no-cost medical coverage for children who are not eligible for Medicaid.

were not (Exhibits 4.4 and 4.5). Three percent of parents and children lacked health insurance coverage in spring 1999, but 15 percent lacked coverage when the parents were working.

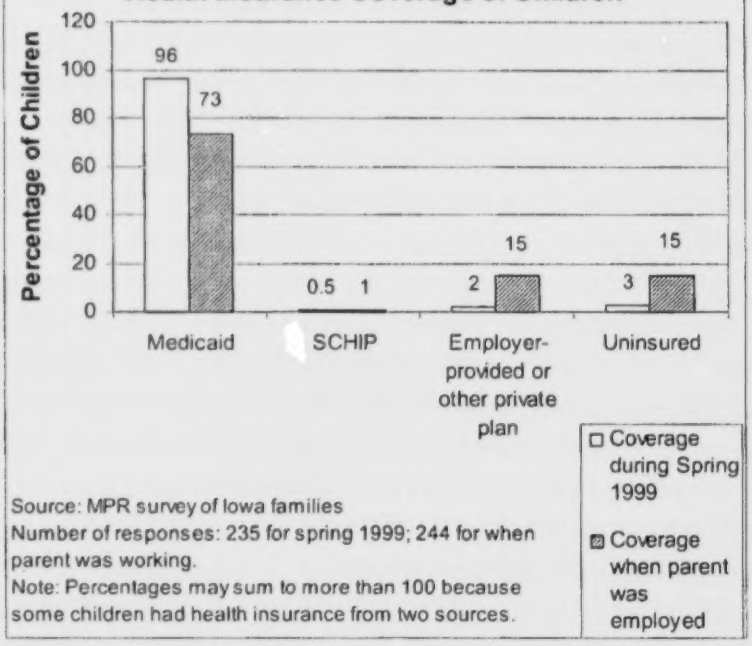
Second, only 19 percent of parents and 15 percent of their children were enrolled in an employer-sponsored health insurance plan, despite the fact that 50 percent of the study participants were offered health insurance through their primary jobs (see Chapter III). Discussions with case study participants suggest that, even when health insurance is offered through an employer, the monthly premiums are often prohibitively expensive. In fact, the national average for monthly employee contributions to family medical coverage is $130—13 percent of the average monthly earnings of participants in this study (McDonnell and Fronstin 1999).

Exhibit 4.4
Health Insurance Coverage of Family Head



Source: MPR survey of Iowa families
Number of responses: 248

Exhibit 4.5
Health Insurance Coverage of Children



Source: MPR survey of Iowa families
Number of responses: 235 for spring 1999; 244 for when parent was working.
Note: Percentages may sum to more than 100 because some children had health insurance from two sources.

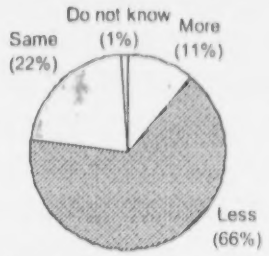
These findings suggest that Medicaid remains the only affordable health insurance plan for many families. Yet, some of these families may have been income ineligible, may have suffered from an administrative mistake, or may not have realized that they were still eligible. In fact, several case study participants incorrectly believed they were ineligible for Medicaid. For example, one believed that time limits on TANF also apply to Medicaid, and two others believed that leaving FIP rendered one automatically ineligible for Medicaid.

D. WHEN PARENTS WORKED, RECEIPT OF FOOD STAMPS DECREASED AND RECEIPT OF CHILD CARE ASSISTANCE REMAINED LOW

When the participants in this study were working, they were less likely to receive Food Stamps. In spring 1999, nearly all the parents in this study received Food Stamps; however, during the month they were employed, only half received Food Stamps (see Exhibit 4.3). There

are undoubtedly multiple reasons for these declines. Families may have become ineligible based on their earnings[6]; they may have decided they did not need or want Food Stamps; or they may have been unaware that they continued to be eligible. Those parents who continued to receive Food Stamps when working generally received a smaller amount (Exhibit 4.6).[7]

Exhibit 4.6
Food Stamp Amount Received When Working, Relative To Spring 1999



Source: MPR survey of Iowa families.
Number of responses: 218, only respondents who received Food Stamps in spring were asked this question.

As Chapter III describes, finding child care can be one of the most challenging aspects of employment for low-income parents. The challenge parents of all income levels face—to find providers they consider reliable and of high quality—is exacerbated for low-income parents by the high cost of care. In addition, case study participants reported it is difficult to find care for

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[6]A family's gross income must be at or below 130 percent of the poverty line to be eligible for Food Stamps.

[7]Some participants reported receiving more or the same amount of Food Stamps when they were working relative to when they were not working. This finding, which is similar to the corresponding finding on FIP benefits, appears incongruous given that Food Stamp amounts decrease with earnings. It may be that some households grew in size or some total household incomes decreased (due to changes in other income sources) during these periods. Also, it is possible that some respondents had trouble recalling how the Food Stamp amount they received when working compared with the amount they received in spring 1999.

children with special needs or during the nonstandard hours that are common in low-wage jobs. To make child care more affordable, Iowa provides child care subsidies through the Child Care Assistance program to all families who are participating in PROMISE JOBS and working at least 28 hours per week or who have incomes up to 140 percent of the poverty threshold.[8] Those case study participants we spoke with who were receiving child care subsidies said that the subsidy made it possible to afford decent child care and made it easier to stay employed.

Only a minority of the survey participants with children under the age of 13 received child care subsidies either in spring 1999 (17 percent) or when they were working (21 percent) (refer to Exhibit 4.3). Among the parents who were not receiving Child Care Assistance when they were employed, 29 percent were not eligible because they were working less than 28 hours per week.

These rates of participation in the Child Case Assistance program are surprisingly low given the program's relatively high ceiling on income eligibility, but they match findings from a study of families in Iowa who had left FIP cash assistance. That study suggested that parents may choose not to receive child care assistance because they feel they do not need it or because a family member or friend provides care at no cost. In this study, 13 percent of families surveyed did not use child care and 39 percent received child care for free (see Chapter V). As with the other work support programs, there may also be some proportion of parents who do not realize they are eligible for child care subsidies (Kauff et al. 2001).

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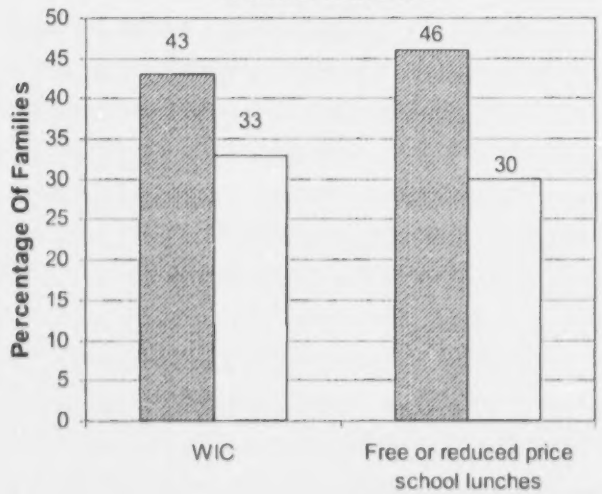
[8]Due to budgetary constraints, enrollees in the Child Care Assistance program are currently subject to a waiting period before benefits begin. However, families who leave FIP cash assistance, but remain eligible for Child Care Assistance, are able to bypass the waiting list.

E. THE EFFECT THAT PARENTAL EMPLOYMENT HAD ON PARTICIPATION IN OTHER GOVERNMENT PROGRAMS VARIED BASED ON PROGRAM RULES

The government provides low-income families cash and non-cash assistance through a few other programs. There are two food assistance programs (besides Food Stamps) that many low-income parents use: the Women, Infants, and Children Food Program (WIC), and free or reduced-price school lunches. Participation rates in both these programs went down by more than 10 percentage points for the period when parents were employed (Exhibit 4.7). It is conceivable that some families became ineligible based on income or the ages of their children. Also, we know that some respondents to this survey were not working in the spring of 1999 because they were pregnant or caring for young children, making them more likely to access assistance from the WIC program. Still, there is the question of whether some parents who remain eligible for these programs are unaware of their eligibility.

Exhibit 4.7
Receipt of WIC and Free or Reduced-Price School Lunches



Source: MPR survey of Iowa families.
Number of responses: 248

Only a small proportion of participants in this study were receiving Supplemental Security Income (SSI) in the spring of 1999 or when they were working (7 and 6 percent respectively) (Exhibit 4.8). In addition, most parents in this study who were receiving SSI in spring 1999 reported receiving the same amount in the month they were working. Because eligibility for SSI requires documenting a physical or mental health condition, the rate of participation should not change based on employment status alone. This participation rate is consistent with a recent study of families who left FIP cash assistance in Iowa (Kauff et al. 2001).

Exhibit 4.8
Receipt of SSI

	Percentage
Received SSI	
In spring 1999	7
When employed	6
Amount received when employed, relative to spring 1999	
More	15
Less	16
Same	69

Source: MPR survey of Iowa families.
Number of responses: 248; 16 for comparison question, only respondents who received SSI in Spring 1999 were asked this question.

V. TOTAL INCOME, EXPENSES, AND STANDARD OF LIVING

The total effect that a parent's employment has on family income, expenses, and standard of living is complex. Discussions with the case study participants suggest that, although work provides earnings that make it easier for parents to pay the bills, it also brings new and increased expenses. For this reason, working parents still budget carefully and often find it difficult to make ends meet. Work may also interact with some less tangible factors, such as life experiences and expectations, which contribute to how a parent views their overall standard of living.

This study's telephone survey collected information on two possible supplemental income sources—earnings from informal work and other household members—as well as on total household income, expenses, and standard of living. Few participants reported income from informal work or other household members, but those who did reported non-negligible amounts. When parents are working, average total monthly income is $1,342 per month. For most families, both total income and expenses increase when the head of the household is working. Most parents feel that they must budget more carefully when working, but that their overall standard of living improves relative to when they were not working.

A. MOST PARENTS DID NOT REPORT RECEIVING INCOME FROM INFORMAL WORK OR THE EARNINGS OF OTHER HOUSEHOLD MEMBERS

Survey inquiries into family income often end with earnings and government assistance. However, qualitative research suggests that some low-income families supplement these primary income sources with earnings from informal employment and other household members (Edin

and Lein 1997).[1] Parents in this study were asked about both of these income sources, but this information may not be as reliable as the information collected on earnings and government assistance. One reason is that parents may not be comfortable disclosing supplemental earnings because they fear it will threaten their cash assistance and other benefits. Also, they may not view certain money-generating activities as work per se, and they may not view all household members' earnings as income available to the family.

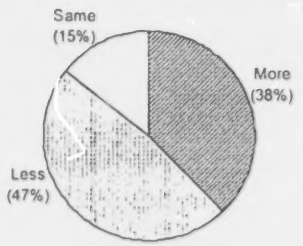
Only nine percent of participants in this study reported working informally in spring 1999, and only eight percent reported doing so when they were employed (Exhibit 5.1).[2] Among the small number who reported receiving informal earnings when formally employed, their average monthly earnings through informal work were $277. Of those who worked informally in the spring of 1999, nearly half said that they made less when formally employed than they had in the spring of 1999 (Exhibit 5.2).

Exhibit 5.1
Informal Work And Earnings

	Percentage or Average
Worked informally	
In spring 1999	9
When employed	8
Average informal earnings when employed	$277
Informal earnings when employed	
$1-100	37
$101-500	42
More than 500	16
Do not know	5

Source: MPR survey of Iowa families.
Number of responses: 248; 18 for informal earnings amount.

Exhibit 5.2
Informal Earnings When Working, Relative To Spring 1999



Source: MPR survey of Iowa families.
Number of responses: 21

[1]We define informal employment as any work for pay in which the worker does not pay taxes—including jobs that are unreported but legal and those that are illegal.

[2]We asked respondents whether they had income from "odd jobs, side jobs, under-the-table jobs, or any other work or activity (that had not already been discussed in the survey)."

About one-quarter of the participants in this study received some income from the earnings of other household members. When the participants in this study were working, 28 percent had other adults in their households who were earning income (Exhibit 5.3). It is notable that, on average, the contributions of other household members were greater than the monthly earnings of the participants themselves ($1,029 compared with $977). Also, 22 percent of those parents who reported an adult with earnings in their household were unable to provide the amount that household member made. This may be because household members' contributions vary by month or because the respondent is not primarily responsible for the family's budget. It is also possible that other household members' earnings are not always used to pay for family costs, and, in that case, may not be genuine components of family income.

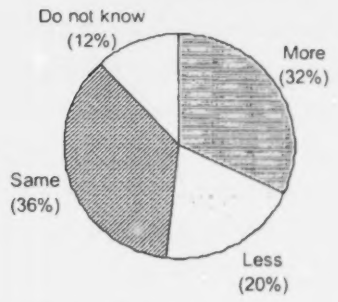
Exhibit 5.3
Earnings Of Other Household Members In Month Respondent Worked

	Percentage or Average
Other adults in household with earnings	28
Average monthly earnings of household members	$1,029
Monthly earnings from household members	
$1-500	26
$501-1000	16
$1001-2000	33
More then 2000	3
Do not know	22

Source: MPR survey of Iowa families.
Number of responses: 247; 69 for earnings amount.

There is no discernible trend to how other household members earnings changed between spring 1999 and when the participants were employed (Exhibit 5.4). Thirty-two percent said this amount was more when they were employed, 20 percent said it was less, and 36 percent said it was the same. Again, a non-negligible percentage could not say whether the amount was more, less, or the same.

Exhibit 5.4
Earnings Of Other Household Members In Month Respondent Worked, Relative To Spring 1999



Source: MPR survey of Iowa families.
Number of responses: 69

B. TOTAL HOUSEHOLD INCOME INCREASED FOR MOST FAMILIES WHEN THE PARENT WAS WORKING, BUT THESE INCREASES MAY NOT HAVE LED TO STEADY OR SUFFICIENT INCOME

Parents' reports of total monthly household income confirmed that, for most families, the earnings of the family head are the largest (and often only) source of income that families depend on. Among participants in this study, average monthly household income—including all earnings and government assistance from all members of the household before taxes and deductions—was $1,342. Exhibit 5.5 shows a distribution of total monthly household income among the families in this study. Half of the families lived on less and half lived on more than $1,200 in income per month.[3]

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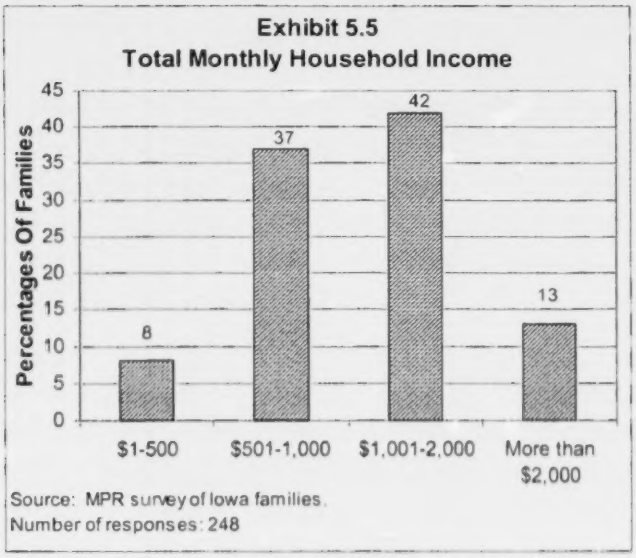
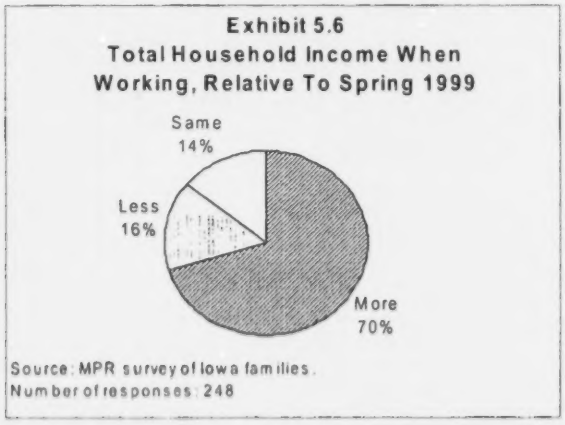
[3]Respondents were asked to provide a total household income figure for the month in which they were employed including all earnings, government assistance, and household members' contributions. There are limitations to this approach in that respondents may choose to report their disposable income (rather than pre-tax income), they may forget some sources of income in the calculation, and/or they may miscalculate the total.



The majority (70 percent) reported that their household income was higher when they were working than in the spring of 1999, when they were not working (Exhibit 5.6). Most case study participants also saw an increase in income when they were working. These increases could be the result of parents earning more than they were receiving on FIP, combining work earnings and cash assistance, or experiencing a change in family composition that results in more income (for example, marriage). Regardless of the reason, most families were better off financially when the parent was working and not depending on cash assistance as their only source of income.



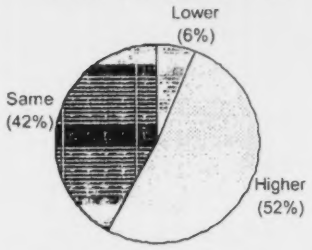
Without a reliable annual income figure, it is not possible to say how many of these parents were still living below the poverty threshold. If extended over a year, the average monthly income of participants in this study would put a family of one parent and two children over the poverty threshold ($13,874), but a family of one parent and three children under the poverty threshold ($17,524). And, as discussed in Chapter III, many parents are not working consistently through the course of a year. Therefore, though household income increases when parents are employed, these increases can be short-lived or sporadic and can still leave families with too little income to move out of poverty.

C. EXPENSES INCREASED FOR MOST FAMILIES WHEN THE PARENT WAS EMPLOYED, BUT SO DID THE ABILITY TO PAY EXPENSES

People who work typically have higher expenses than those who do not. Many working parents incur additional, work-related expenses for child care, transportation, or clothing. Edin and Lein (1997) found that the low-income, working mothers interviewed in four cities in the mid-1990s had child care, clothing, and transportation expenses that were about $150 more per month than non-working mothers on welfare. Housing and medical expenses were also higher for low-income working mothers. They found little or no difference in the food, telephone, or laundry expenses for these two groups.

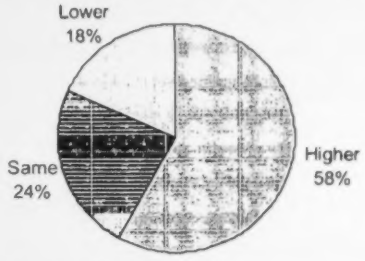
Slightly more than half the families we surveyed had higher total living expenses when they were employed compared with spring 1999 (Exhibit 5.7). Forty-two percent had expenses that were about the same, and 6 percent had lower expenses. Child-care expenses also increased for more than half of the families who paid for child care when the parent was employed compared with spring 1999 (Exhibit 5.8).

Exhibit 5.7
Total Living Expenses When Employed, Relative to Spring 1999



Source: MPR survey of Iowa families.
Number of responses: 248

Exhibit 5.8
Child Care Expenses When Employed, Relative to Spring 1999



Source: MPR survey of Iowa families.
Number of responses: 107

Perhaps the main reason why 42 percent of the families experienced no increase in general living expenses is that 52 percent of all the families we surveyed had no increase in child care expenses. Specifically, 39 percent of all families paid nothing for child care and 13 percent did not use child care (Exhibit 5.9). Parents who paid nothing for child care most likely received child care from a relative, such as the child's grandparent, step-parent, or another sibling. A relative is the primary caregiver for 47 percent of the focal children age 12 and younger in this study (see Chapter VIII for more detail).

Exhibit 5.9
Average Cost of Child Care Per Week When Employed

	Average or Percentage
Cost of child care	
$0	39
$1-39	10
$40-69	16
$70-99	9
> $100	12
Did not use child care	13
Average per week for those who used care	$36.40

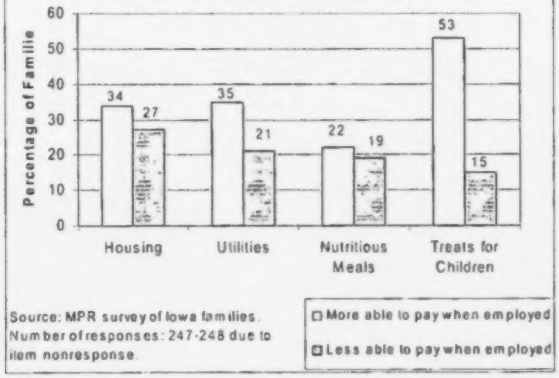
Source: MPR survey of Iowa families.
Number of responses: 248

Families that used child care paid an average of $36.40 out-of-pocket per week (Exhibit 5.9). However, because nearly 40 percent of the families who used child care paid nothing, a more useful measure of the amount that families paid for child care is the median cost. Among families we surveyed who paid at least $1 a week for child care (48 percent), the median cost was $60 per week. In other words, half of these families paid $60 or less per week, and the other half paid $60 or more per week. Several families reported paying more than $100 per week for child care.

Although general living expenses increased for most families, many families were better able to pay their expenses when they were employed compared with the spring of 1999. Among the expenses we asked about, this was especially true for utilities (such as telephone and electricity) and for treats for children (Exhibit 5.10). Several families from our case studies also found that the increased income from their jobs gave them a little bit of extra money after paying bills that could be used to purchase small treats for their children, such as ice cream or video rentals. One case study participant said:

> "I'm making more now—about twice as much as I did on FIP. I can get from pay period to pay period and still have money left....If the kids want to rent a video game, I just look in my checkbook and say, 'Okay,' instead of, 'You know better than that, we can't do that.' We can have some extras."

Exhibit 5.10
Ability to Pay Expenses When Employed



Source: MPR survey of Iowa families. Number of responses: 247-248 due to item nonresponse.

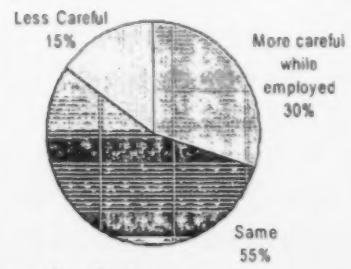
D. MANY FAMILIES BUDGETED MORE CAREFULLY WHEN THE PARENT WAS EMPLOYED BECAUSE FAMILY EXPENSES WERE HIGHER

Nearly one-third of the families budgeted more carefully when the parent was employed compared with the spring of 1999 (Exhibit 5.11). The two most frequently cited reasons were that they had higher expenses and they felt they had to be more responsible (Exhibit 5.12). Many of our case study participants also reported having to budget very carefully when they were employed, despite having more income. As two mothers said:

> "How do I make ends meets? Very carefully. Budget. It's not really called budgeting, it's just a tight fist—whatever money you have left after paying bills."

> "And sometimes ends still don't meet. Mom said, 'I'm going to pay your car insurance and electric bills this month.'"

Exhibit 5.11
Attention to Family Budget When Employed, Relative to Spring 1999



Source: MPR survey of Iowa families.
Number of responses: 248

Exhibit 5.12
Most Common Reasons for Change in Budgeting Behavior

	Percentage
Reasons for budgeting more carefully	
Higher expenses	41
Had to be more responsible	20
Earning more	11
Had less money	5
Reasons for budgeting less carefully	
Earning more	62
Earnings coming in more frequently	11

Source: MPR survey of Iowa families.
Number of responses: 74 more carefully; 37 less carefully.

Fifteen percent of the families who participated in the telephone survey budgeted less carefully when the parent was employed because they were making more money or the money was coming in more frequently. Some case study participants also said that working made it easier for them to budget. When working, they earned a higher income and received a paycheck twice a month, compared with receiving a FIP check once a month. This made budgeting easier

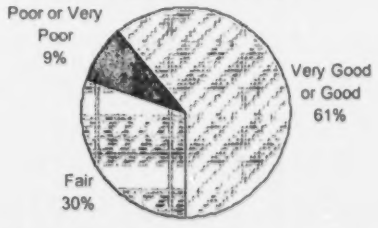
because they knew that some money would be coming in the middle of the month and they no longer had to make a single FIP check last an entire month.

E. MOST FAMILIES EXPERIENCED A HIGHER STANDARD OF LIVING WHEN THE PARENT WAS EMPLOYED, BUT SOME REPORTED A DECLINE

One could argue that one of the best measures of a family's economic well-being is their perceived standard of living. A family's standard of living is influenced by tangible things such as income and expenses, as well as intangible things such as the family's expectations for and satisfaction with the quality of their housing, meals, and child care. While improving the standard of living of welfare recipients was not an explicit goal of welfare reform, it would be a positive outcome if increased rates of employment led to higher standard of living for low-income families.

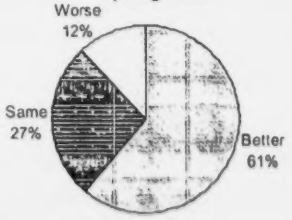
About 60 percent of the families we surveyed considered their standard of living to be good or very good when the parent was employed (Exhibit 5.13). About one-third considered it to be fair, and less than 10 percent considered it to be poor or very poor. Nearly the same breakdowns occur when we compare the families' standard of living when the parent was employed with the standard of living during spring 1999. About 60 percent reported a better standard of living, while about 12 percent reported a lower standard of living (Exhibit 5.14).

Exhibit 5.13
Family Perceptions of Standard of Living When Employed



Source: MPR survey of Iowa families.
Number of responses: 248

Exhibit 5.14
Family Perceptions of Standard of Living When Employed, Relative to Spring 1999



Source: MPR survey of Iowa families.
Number of responses: 248

Although it is reassuring to learn that 6 out of 10 families experienced a better standard of living when the parent was employed, it is troubling that 12 percent of the families reported a decline in the standard of living. We did not collect any data on why the standard of living declined for these families, but one reason may be that the net income of these families was lower after deducting work-related expenses for child care or transportation. Some families may also be less satisfied with their child care arrangements when they work. Although the vast majority of the families in our case studies experienced a better standard of living or no change after becoming employed, one of the parents in our case studies had a lower standard of living when she was employed. She attributed this to her irregular work schedule, the difficulty she has finding child care due to her irregular work schedule, and the low income she earns.

VI. FAMILY WELL-BEING

Little is known about the effect of employment on family functioning for families that have been on welfare (Duncan and Chase-Landsdale 2000). On one hand, family relationships may improve because work adds more structure to family life, gives parents more concrete goals, and requires parents to develop and use good interpersonal communication skills. On the other hand, parents who work typically have less time to spend with their children and spouse or partner. If parents work long hours or nonstandard hours, they have less time to supervise their children's activities and to oversee and do household chores. This may put additional stress on the family and hurt family functioning.

This chapter presents findings on the effects of employment on family well-being among our study participants. We examine families' use of private networks and community resources, family functioning, and the quality and quantity of time that family members spend together. We find that many parents believe that their families are better off when the parent is working. One-fourth of the parents reported an improvement in their parenting skills, and one-fourth reported that their family got along better when they were employed. However, one-tenth of the families got along worse when the parent went to work.

A. FAMILY MEMBERS, FRIENDS AND, TO A LESSER EXTENT, COMMUNITY RESOURCES WERE IMPORTANT SOURCES OF SUPPORT FOR WORKING PARENTS

Many of the 16 mothers we interviewed for our case study analysis told us that they owed their ability to work, manage responsibilities at home, and provide for their children largely to the vital support they received from family members. This support can help low-income families break through one of the most common barriers to work: the absence of affordable and reliable child-care. Working parents were especially grateful to family or friends who provided low-cost,

reliable child-care when the parent worked during evenings or weekends, because it is very difficult to find affordable child-care during non-standard work hours. Family members, friends, and neighbors also helped by providing loans, free or low-cost housing, and children's things such as diapers, clothes, or toys (Sing et al. 2000). As two mothers explained:

> "I've had family members that took care of my son a lot of times without pay."
>
> "I'm just thankful my mom and dad let me stay with them. Otherwise, I would be in a grim situation to tell you the truth."

The vast majority of the families that participated in the telephone survey (80 percent) also relied on support from family, friends, and neighbors when they were employed. Nearly half received help with child-care, and one-third or more received help with transportation, children's things and telephone access. About one in five families also received loans, food, or subsidized housing (Exhibit 6.1).

Exhibit 6.1
Support from Family Members, Friends, and Neighbors (Percentages)

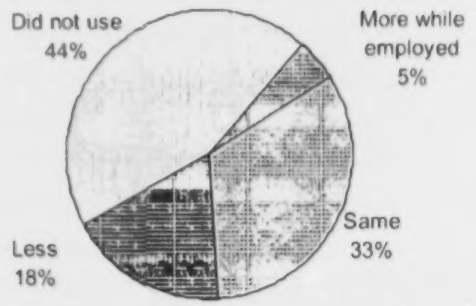
	When Employed	Spring 1999
Any Support	80	80
Child Care	48	45
Transportation	39	46
Childrens' Things	34	46
Telephone Access	33	33
Loans or Financial Help	22	32
Food or Meals	20	34
Free Housing or Low Rent	20	24

Source: MPR survey of Iowa families.
Number of responses: 247-248 due to item nonresponse.

Except for child care and telephone access, families relied on help from family, friends, and neighbors less when employed than they did in the spring of 1999 when they were unemployed and received FIP. When employed, they received more help with child care and about the same amount of help with access to a telephone.

Families also relied on community resources, such as food pantries, soup kitchens, crisis centers, thrift shops, churches, and recreation centers, but to a lesser extent than they relied on their family and friends. More than half of the families (56 percent) received help from a community resource when they were employed. Only 1 out of 20 families used these resources more when the parent was employed compared with the spring of 1999; 1 out of 5 used these resources less (Exhibit 6.2).

Exhibit 6.2
Assistance from Community Resources When Employed, Relative to Spring 1999



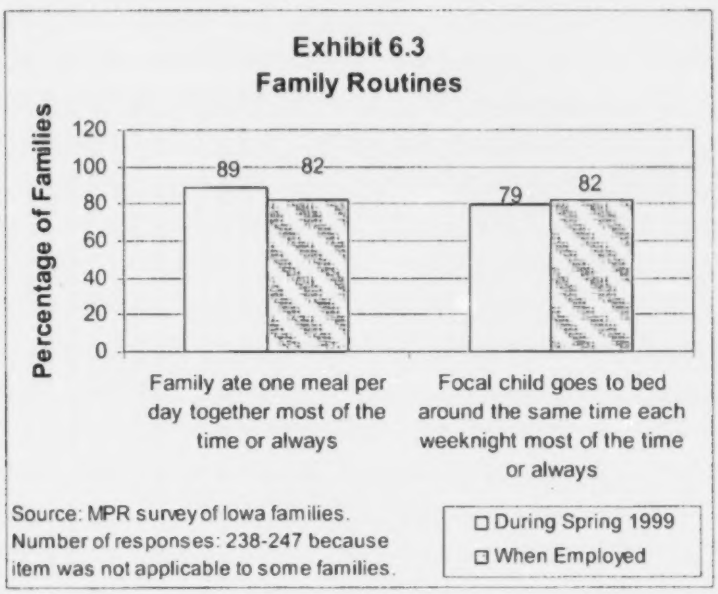
Source: MPR survey of Iowa families.
Number of responses: 248

B. PARENTAL EMPLOYMENT HAD LITTLE AGGREGATE EFFECT ON FAMILY ROUTINES

When they were not working, many of the parents in our case study analysis told us that they were not very productive—that they did not use their time well. They often slept late and did not feel motivated to do very much. In the absence of work and a family routine, some

children were not expected to be in bed at a certain time, so some stayed up very late. When the mothers began working on a regular schedule, they noticed that the work routine added structure to family life. Some children who had stayed up late started going to bed earlier on a regular basis.

In contrast, the parents who participated in our survey reported very little change with respect to family routines during their children's bedtime and family meals. During the spring of 1999, 79 percent of focal children went to bed at the same time each weeknight most of the time or all of the time. During the reference month of employment, 82 percent of focal children did this (Exhibit 6.3). Although this routine did not change very much, it is impressive to note that during both time periods, a high percentage of focal children—about 8 out of 10 children—went to bed at a regular time.



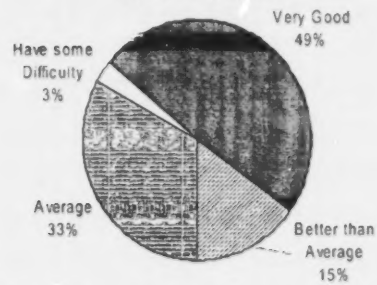
Families are less likely to eat one meal per day together when the parent was employed, but this difference relative to spring 1999 is also small. Eighty-nine percent of the families did so

during the spring of 1999, compared with 82 percent when the parent was employed. These findings suggest that the vast majority of families had structured time together most days regardless of the parent's employment status and provide partial support to the hypothesis that most of these families were functioning well when parents were working.

C. PARENTING SKILLS IMPROVED FOR MANY PARENTS WHEN THEY WERE EMPLOYED

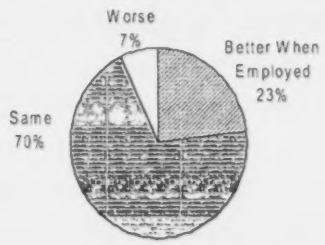
A key factor in the successful functioning of any family is the parents' ability to provide and care for their children. When asked to rate their skills as a parent when they were employed, approximately one-half responded "very good," 15 percent replied, "better than average", and only 3 percent reported having some difficulty (Exhibit 6.4). Furthermore, nearly one-fourth reported that they were better parents when employed, and only 7 percent reported that they were worse (Exhibit 6.5).

Exhibit 6.4
Self-Reported Rating of Parenting Skills When Employed



Source: MPR survey of Iowa families.
Number of responses: 244 parents primarily responsible for a child.

Exhibit 6.5
Rating of Parenting Skills When Employed, Relative to Spring 1999



Source: MPR survey of Iowa families.
Number of responses: 248

Parents identified several reasons for the improvement in their parenting skills. The reason given by the highest percentage of parents (26 percent) is that they were better able to support their family financially when they were working. In Chapter V we noted that most families reported a higher standard of living, and they were better able to purchase treats (such as ice

cream, videos, and trips to the zoo) for themselves and their children. By raising the standard of living for their families, parents may believe that they are also doing a better job of meeting some of their responsibilities as a parent. The other reasons that parents identified include developing better parenting skills, having higher self-esteem, spending higher quality time with their children, and setting a better example by working (Exhibit 6.6). As two of the mothers who participated in the case studies explained:

> "I'm dealing with professional people at work. So I think I'm learning to handle situations a little better at home . . .instead of yelling at [my son], I'll sit him down with me and say, 'You know, this is why we can't do these things.' You know, more rational, more reasoning."

> "I find myself helping with homework more. And once again teaching them responsibility. Because I have responsibilities and it's time the kids have their own responsibilities. So I just kind of guide them."

Exhibit 6.6
Most Common Reasons for Change in Parenting Skills

	Percentage
Reasons for better parenting skills	
Better able to support family	26
Developed better parenting skills	19
Better self-esteem	18
Spent higher quality time with children	7
Set better example due to job	7
Reasons for worse parenting skills	
Did not spend enough time with children	75
Personal problems/stress	25

Source: MPR survey of Iowa families.
Number of responses: 58 parents reported better parenting skills; 16 parents reported worse parenting skills.

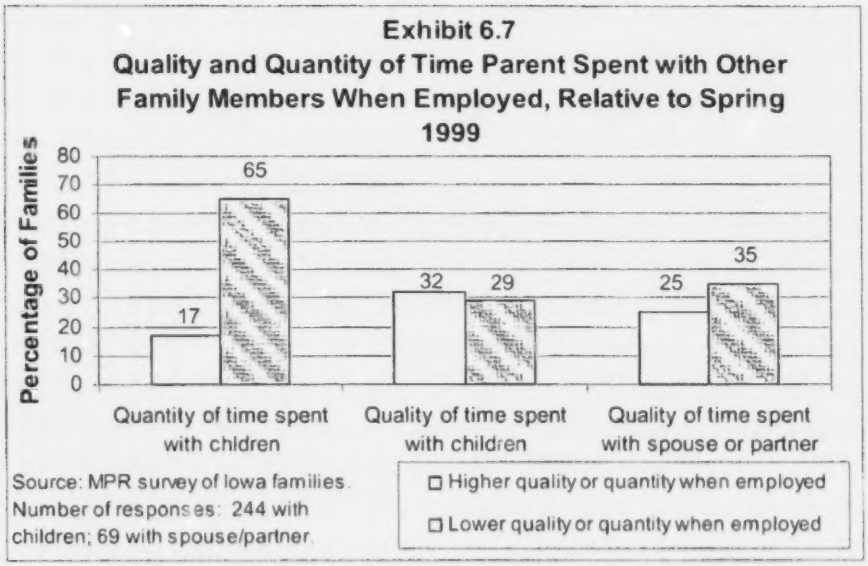
Parents who felt that their parenting skills were worse when they were employed gave two main reasons: not spending enough time with their children (75 percent), and facing personal

problems and stress (25 percent). For many parents, going to work means having less time available for other family members. If there is another parent or adult in the household to help nurture the children, this may be mitigated. However, less than one-third of our study respondents were either living with their spouse or cohabiting with an unmarried partner when they were employed.

D. MANY FAMILIES GOT ALONG BETTER WHEN THE PARENT WORKED, BUT SOME FAMILIES GOT ALONG WORSE

Several mothers in our case study analysis reported that although work meant that they spent less time with their children, the quality of the time was much higher. Among our case study participants, this was more likely true when the parent worked standard hours. A standard work schedule makes for a more stable family routine that is in sync with routines for school and most commercial day care providers. A standard schedule also gives mothers a break from being with their children, which, they say, gives them more patience with their children. Although working mothers usually have less time with their children, they can share morning and evening routines. Mothers in the case studies made a greater effort to spend high quality time with their children by doing more activities with them, such as playing games and helping with homework more often.

The parents we surveyed had a similar assessment of the effect of employment on the quantity and quality of time they spent with their children. Nearly two-thirds spent less time with their children when employed compared with the spring of 1999 (Exhibit 6.7). However, 70 percent said that employment did not have an adverse effect on the *quality* of time they spent with their children. Nearly one-third of the parents spent higher quality time with their children, and 38 percent experienced no change in quality.

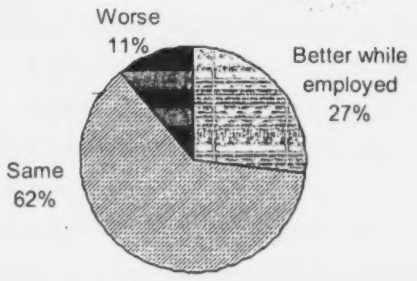


Work has more of an adverse effect on the quality of time that parents spent with their spouse or partner than on the quality of time parents spend with their children. When a parent was working, the quality of time spent with a spouse or partner declined for 35 percent of the parents we surveyed and increased for 25 percent. We do not have any data on why the quality of time spent with a spouse or partner is likely to decline. Parents may spend more time and energy on work, parenting, and household responsibilities, leaving less time and energy to spend quality time alone with a spouse or partner.

Nearly 9 out of 10 parents reported that their family got along the same or better when they were employed compared with the spring of 1999 (Exhibit 6.8). One-fourth reported that the family got along better, while one-tenth report that the family got along worse. Among the parents who reported an improvement, the most common reasons included less family stress (40 percent), better financial situation (22 percent), more time for the family to spend together (12 percent), higher quality time spent with family (11 percent), and less stress because work provided a healthy break from household responsibilities (11 percent) (Exhibit 6.9). The reasons

why families got along worse were similar to the reasons why some parents believe their parenting skills declined: an increase in family problems (58 percent) and a decrease in time parent spends at home (42 percent). Also, 8 percent cited an inconvenient work schedule as causing tension for the family.

Exhibit 6.8
Family Relationships When Parent Was Employed, Relative to Spring 1999



Source: MPR survey of Iowa families.
Number of responses: 248

Exhibit 6.9
Most Common Reasons for Change in Family Relationships

	Percentage
Reasons family relationships improved when employed	
Family had less stress	40
Better financial situation	22
Spent more time together	12
Spent higher quality time together	11
Work provided a healthy break	11
Reasons family relationships worsened when employed	
Family problems	58
Parent was not home enough	42
Inconvenient work schedule	8

Source: MPR survey of Iowa families.
Number of responses: 67 relationships improved; 26 relationships worsened.
Percentages may sum to more than 100 due to multiple responses.

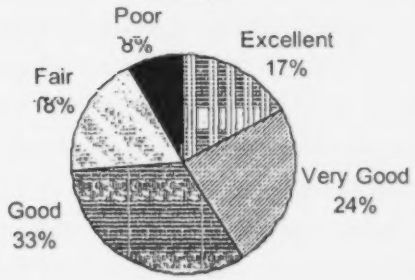
VII. PARENTAL WELL-BEING

Parents moving from welfare to work must manage their responsibilities to their employers and to their families under difficult circumstances. Most have low incomes and do not have another adult in the house to help them. This chapter examines how employment affects the physical and emotional well-being of current and former FIP recipients. We find that combining parenting, work, and household responsibilities causes many parents to feel tired and run down. It also causes many parents to feel a moderate to significant amount of stress—primarily with respect to household finances and less so with respect to parenting or employment. However, work has a very positive effect on parents' self-esteem. When employed, self-esteem improved for 4 out of 10 parents, and 8 out of 10 parents had high self-esteem.

A. COMBINING WORK AND FAMILY RESPONSIBILITIES WAS PHYSICALLY DEMANDING

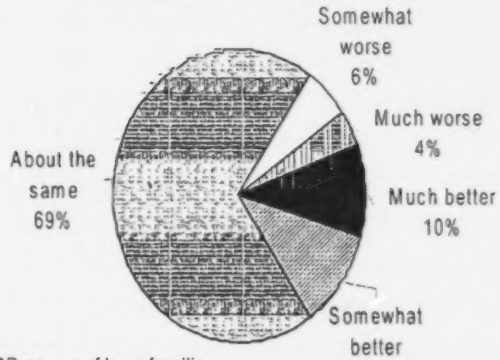
The jobs available to many women in the low-wage labor market—such as waitress, cashier, and housekeeper—keep them on their feet with few breaks much of the day. To add to this, when parents are not at work, they must care for their children and keep up with household chores. Despite these physically demanding challenges, work does not appear to have an adverse effect on the overall physical health of most parents. Three out of four parents believed their health was good to excellent when they were employed (Exhibit 7.1). Ninety percent rated their health status the same or better when they were employed compared with the spring of 1999 (Exhibit 7.2).

Exhibit 7.1
Physical Health of Parents When Employed



Source: MPR survey of Iowa families.
Number of responses: 248

Exhibit 7.2
Physical Health of ParentsWhen Employed, Relative to Spring 1999



Source: MPR survey of Iowa families.
Number of responses: 248

However, about one-fourth of the parents rated their health fair or poor when they were employed. Some parents with health problems limited their work hours due to a disability (15 percent), a mental health problem (11 percent), or a drug or alcohol problem (1 percent). Eight percent of the mothers limited their work hours due to pregnancy (Exhibit 7.3).

Nearly 70 percent of the parents reported that the frequency with which they ate at least two nutritious meals per day was the same when they were employed compared with the spring of 1999. The rest of the parents identified a change in their nutrition. Some parents ate nutritious meals more often when they were employed because they had more money to buy food, and they wanted a healthier lifestyle. Other parents ate nutritious meals less often when they were employed because of their busy schedules, stress, or lack of money or Food Stamps (Exhibit 7.5).

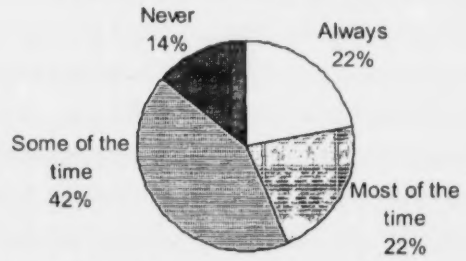
Exhibit 7.5
Most Common Reasons for Change in Nutrition

	Percentage
Reason parents ate more nutritious meals when employed	
Had more money to buy food	27
Wanted a healthier lifestyle/needed more energy for work	25
Pregnancy	18
Had more time	9
Reason parents ate less nutritious meals when employed	
Time limitations/busy schedule	38
Stress/depression/illness	22
Lack of money or Food Stamps	22

Source: MPR survey of Iowa families.
Number of responses: 33 for more nutritious meals and 44 for less nutritious meals.

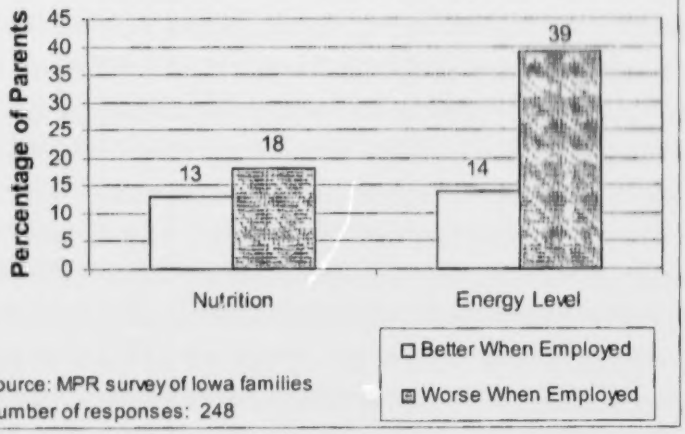
Employment appears to have a much greater effect on the energy levels of parents than on their overall health or diet. When employed, one out of five parents *always* felt tired or run down (Exhibit 7.6). Two out of five parents felt tired or run down most of the time or all of the time when they were employed. Nearly 40 percent of parents felt tired or run down more often when employed compared with the spring of 1999 (Exhibit 7.7).

Exhibit 7.6
How Often Parents Felt Tired or Run Down When Employed



Source: MPR survey of Iowa families.
Number of responses: 248

Exhibit 7.7
Parents' Nutrition and Energy Levels When Employed, Relative to Spring 1999



Source: MPR survey of Iowa families
Number of responses: 248

The two most frequently cited reasons why parents felt tired more often when employed is because they had to juggle work and home responsibilities and work long hours. Among the parents who felt tired *less* often when employed, the two main reasons are that life improved and that they were combining work and home responsibilities (Exhibit 7.8).

Exhibit 7.8
Most Common Reasons for Change in Energy Levels

	Percentage
Reasons parents felt tired or run down more often when employed	
Stress/combining work and home responsibilities	49
Working long hours	18
Pregnancy or other health concerns	13
Exhausting job	9
Family problems	5
Did not get enough sleep	3
Reasons parents felt tired or run down less often when employed	
Life improved	28
Combining work and home responsibilities	22
Work provided healthy break from family responsibilities	6

Source: MPR survey of Iowa families.
Number of responses: 96 for tired more often, and 36 for tired less often.

Combining work and home responsibilities causes greater fatigue for some parents and less fatigue for others. The case studies provide some insight as to why this can work both ways. Combining work and home responsibilities can cause more fatigue if the parent has a physically demanding job, works long hours, and has no adult at home to help with household responsibilities. As one mother in our case studies said:

> "I guess the worst thing about [working] is that I'm so tired. I work all day long, get up really early, and I'm so tired by the end of the night that I just don't have much energy to do much. ...My feet hurt, my back hurts, my head hurts. ... I leave one full-time job and go to another."

Under different circumstances, combining work and home responsibilities can result in more energy. As two mothers in our case studies said:

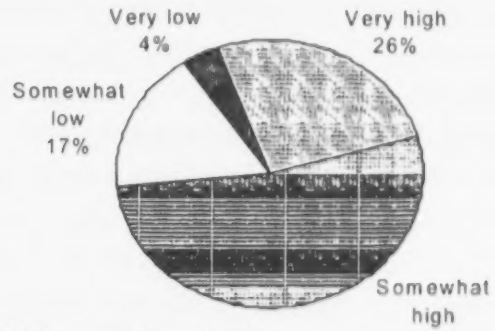
> "I'm more awake because I'm actually doing something instead of just cleaning up after a 3-year-old. ...(Work) keeps me more in a routine. So I'm more awake."

> "You get up, you get moving, your metabolism gets started. I get more done."

B. WORK HAD A VERY POSITIVE EFFECT ON MOST PARENTS' SELF-ESTEEM

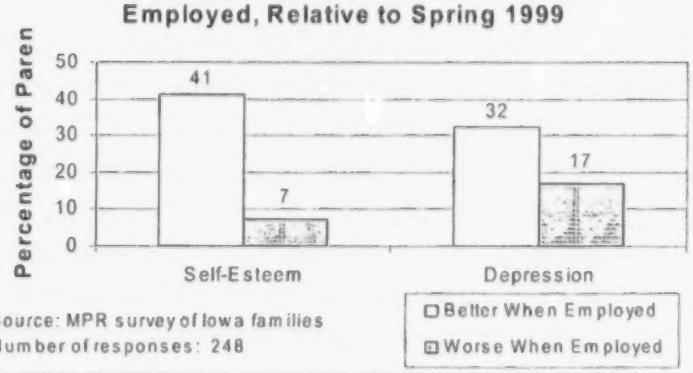
Most parents view the primary benefit of working in financial terms. But after money, parents believe that the next-highest benefit of working is the improvement in their self-esteem (see Exhibit 3.14 in Chapter III). Self-esteem was very high or high for 80 percent of the parents when they were employed (Exhibit 7.9). Furthermore, self-esteem improved for 41 percent of parents and declined for only 7 percent when they were employed compared with the spring of 1999 (Exhibit 7.10).

Exhibit 7.9
Parents' Self-Esteem When Employed



Source: MPR survey of Iowa families
Number of responses: 248

Exhibit 7.10
Parents' Emotional Well-Being When Employed, Relative to Spring 1999



Source: MPR survey of Iowa families
Number of responses: 248

Parents who participated in the telephone survey attributed their higher self-esteem to having a job, becoming self-sufficient, and achieving better personal circumstances (Exhibit 7.11). The parents who participated in our case studies also told us that they felt better about themselves when they worked. They were proud to be making a contribution to society and to their families. Their increased self-reliance increased their sense of self-worth. They had a higher opinion of themselves as parents and as role models for their children. As two mothers explained:

> "[The best thing about going back to work is] feeling good about myself. And knowing that I am doing this all on my own. The self-reliance."
>
> "I never wanted [my child] to grow up and they'd say, 'Well, what does your mother do?' and he'd have to say, 'Nothing.' And so now I've changed that. And now he can say, 'Mom's a nurse,' and feel good about where I'm at."

Self-esteem declined for only 7 percent of the parents who participated in the telephone survey. The reasons that parents gave for this are usually not directly related to their jobs, but typically pertain to health, personal, or family problems.

Exhibit 7.11
Most Common Reasons for Change in Self-Esteem

	Percentage
Reasons parents' self-esteem was higher when employed	
Had a job	50
Becoming self-sufficient	25
Better personal circumstances	16
Better financial situation	8
Accomplished goals	7
No longer on public aid	3
Reasons parents' self-esteem was lower when employed	
Health or personal problems	34
Family problems/stress	28

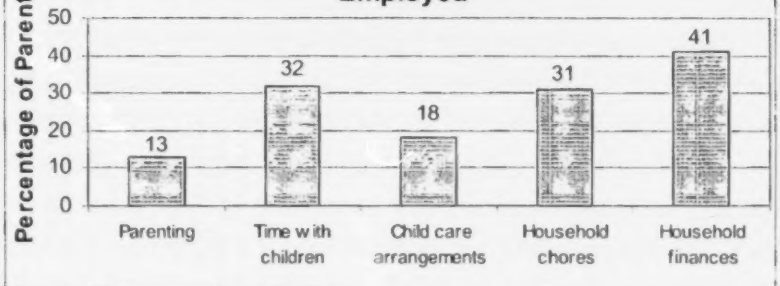
Source: MPR survey of Iowa families.
Number of repsonses: 102 for higher self-esteem and 18 for lower self-esteem.

Another important measure of the emotional well-being of low-income working parents is the incidence of depression. Studies have found much higher levels of depression among low-income parents than in the general population (Danziger et al. 2000; Duncan and Chase-Lansdale 2000). While our survey did not include a screen for depression or other mental illnesses, respondents were asked how often they felt "downhearted and blue." Seventeen percent of the parents in our survey reported feeling downhearted and blue most of the time or always when they were employed. However, nearly one-third felt this way less often when they were employed (refer to Exhibit 7.10). Most of the parents who felt downhearted and blue less often when employed attributed this directly to their employment. They believed their outlook improved because they were working and keeping busy, they had a better financial situation, and their self-esteem improved. Most of the parents who felt downhearted and blue more often when employed attributed this to reasons that do not appear to be directly related to their work. They attributed the change to personal problems, health concerns, and family problems. However, a few mentioned financial stress or work as contributing to a more depressed outlook (Appendix B, Table B.7-4).

C. WHEN PARENTS WERE WORKING, THEY HAD MORE STRESS DUE TO HOUSEHOLD FINANCES THAN FROM PARENTING OR EMPLOYMENT

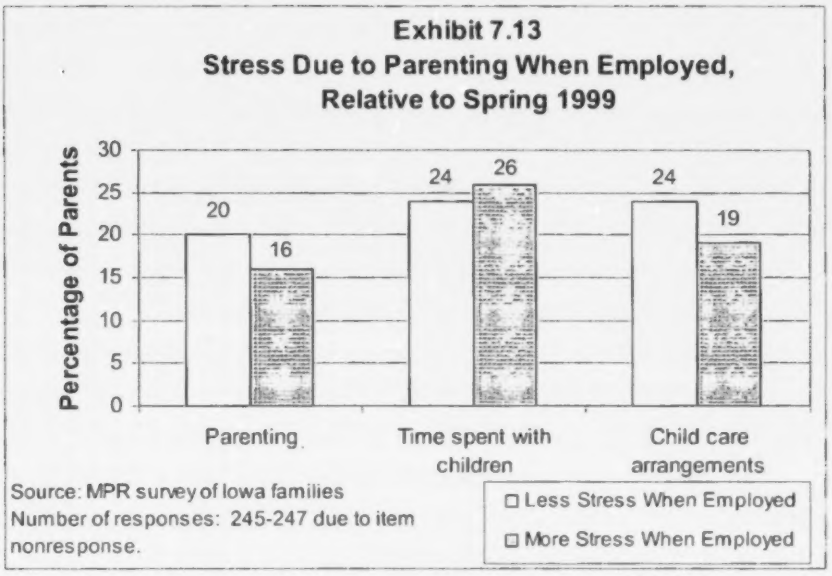
Finding the right balance between work, parenting, and household responsibilities, and trying to be successful in each area, can cause parents stress. We asked parents how often they felt stressed about their work, parental, and household responsibilities. When employed, they told us that household finances caused the most stress and that parenting and job performance caused the least. Four out of 10 parents felt significant stress due to household finances, and 3 out of 10 felt significant stress due to household chores (Exhibit 7.12). In sharp contrast, only 13 percent experienced stress much of the time or almost all the time with respect to parenting.

Exhibit 7.12
Percentage of Parents Who Experienced Stress Almost All or Much of the Time When Employed



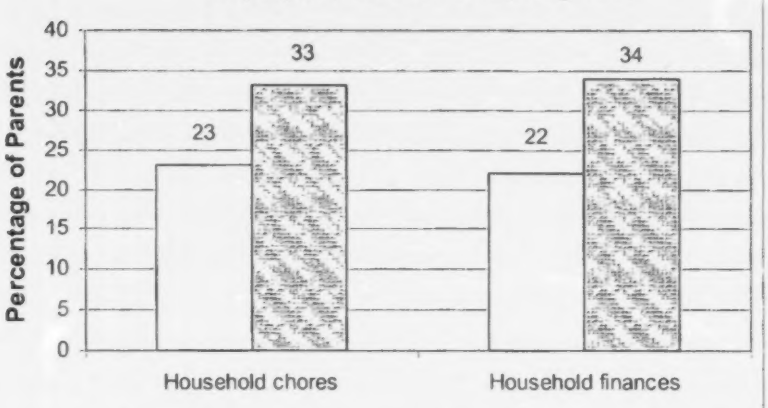
Source: MPR survey of Iowa families
Number of responses: 248

The relatively low levels of stress that working parents experienced about parenting is consistent with our findings on family functioning in Chapter VI. Most parents have confidence in their abilities as parents; most believe that they are better-than-average parents. Furthermore, family functioning improved for many families when the parent was employed. However, some parents report high levels of stress when they were employed from child care arrangements (18 percent) and the reduced amount of time they spent with their children (32 percent). Compared with the spring of 1999, employed parents experienced slightly less stress due to parenting and child care arrangements. They experienced slightly more stress with respect to the amount of time they are able to spend with their children (Exhibit 7.13).



However, parents' stress with respect to household chores and household finances was higher when they were employed than during the spring of 1999 (Exhibit 7.14). Increased stress with respect to household chores is probably due to the fact that parents had less time to do chores when they were working. The case study analysis provides possible explanations for why stress due to household finances increased. Even though the economic circumstances of many families improved as a result of employment, many families still had trouble making ends meet. They relied heavily on government assistance programs such as FIP, Medicaid, and Food Stamps. The five-year time limit for FIP assistance made some worry that FIP assistance may not be available for them should they lose their jobs. Some parents also expressed concerns about losing their eligibility for Medicaid and Food Stamps as their earnings increased. Many parents fear that if they lost their jobs due to bad luck or a recession or lost their eligibility for important safety net programs like Food Stamps that their families could face a bleak financial future.

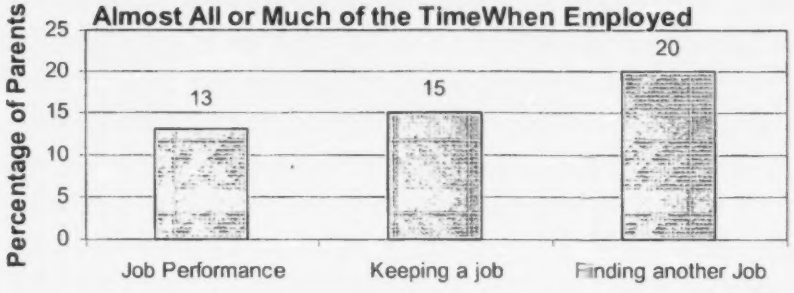
Exhibit 7.14
Stress Due to Managing a Household When Employed, Relative to Spring 1999



Source: MPR survey of Iowa families
Number of responses: 245-246 due to item nonresponse.

Parents experienced less stress with respect to their jobs than with respect to their household responsibilities. Only 13 percent had stress concerning job performance much of the time or almost all of the time (Exhibit 7.15). Fifteen percent had stress related to keeping their job. These findings are consistent with our findings in Chapter III, where we find that parents believed they had very good relationships with their supervisors and colleagues. Three out of four parents got along very well their supervisors, and 78 percent got along very well with their coworkers (see Exhibits 3.5 and 3.6 in Chapter III). The most common challenges that interfered with parents' employment were personal or family problems rather than work-related problems (see Exhibit 3.8 in Chapter III).

Exhibit 7.15
Percentage of Parents who Experienced Stress Almost All or Much of the TimeWhen Employed



Source: MPR survey of Iowa families
Number of responses: 245-248 due to item nonreponse.

VIII. CHILDREN'S WELL-BEING

By moving from welfare to work, parents trigger changes that can either help or hurt the well-being of their children. When parents are employed, families often have more resources available for important services that affect children's well-being, such as health and child care. In addition, this study suggests that work can improve some parental characteristics—such as self-esteem and parenting skills—that will likely lead to positive outcomes for children. However, parental employment may also hurt children if they receive low-quality child care or if parents do not have enough time to supervise their children's activities.

In this chapter we examine the effect of employment on child care, children's social behavior, and children's behavior and involvement in school. Much of the analysis pertains to the focal child in each family, who was a child age 1 through 18 years old at the time of the interview whom we randomly selected from each family. We find that for most of the measures of child well-being—health, social behavior, and behavior and involvement in school—most children did very well when the mother was employed and during the spring of 1999. In the aggregate, we find very few differences in the levels of children's well-being between these two time periods. However, moving from welfare to work did adversely affect some families with respect to child care. The percentage of parents who were "very satisfied" with the quality of their child care arrangements declined from 86 to 71 percent, and the percentage who were "not satisfied" increased from 4 to 9 percent.

A. MOST PARENTS WERE VERY SATISFIED WITH THE QUALITY OF THEIR CHILD CARE ARRANGEMENTS

Most of the focal children age 12 and younger spent at least 20 hours in the care of others when their parent was employed (Exhibit 8.1). Nearly half of these focal children were also in

child care during the spring of 1999 when their parent was in school, training, or looking for a job.

Exhibit 8.1
Hours Per Week Focal Child Was Cared For By Others When Parent Was At Work

Hours	Percentage
1-19	23
20-39	33
40	29
More than 40	14
Don't know	1
Average per week	30.4

Source: MPR survey of Iowa families.
Number of responses: 175

When the parent was employed and during the spring of 1999, parents depended most heavily on other family members to take care of their children. When the parent was employed, family members such as grandparents, another parent or stepparent, the child's sibling, or another relative were the primary caregivers for nearly half of the focal children. During the spring, family members were the primary caregiver for 57 percent of the children (Exhibit 8.2). As discussed in Chapter VI, some of the parents in our case studies relied heavily on free or low-cost child care from family members. Family members also provided child care for parents who worked evenings and weekends when it was more difficult to find commercial child care providers. Without this vital help, many of our case study parents would have had more difficulty working.

Exhibit 8.2
Primary Caregiver of Focal Children Age 12 and Younger (Percentage)

Caregiver	When Parent Was Employed	Spring 1999
Non-relative care in another home	25	16
Child's grandparent or great-grandparent	25	36
Child care center or nursery school	13	18
Child's other parent/stepparent	11	12
In-home provider or non-relative in child's ho	10	5
Other relative of child	9	8
Child's sibling or half-sibling	3	1
Preschool/before or after-school program	2	2
Head Start	1	1
Child cares for self	1	0
Other	1	1
Do not know	1	0

Source: MPR survey of Iowa families.
Number of responses: 175 when employed, and 84 in spring 1999.
Percentages may not sum to 100 due to rounding.

Parental employment had a modest effect on *who* is primarily taking care of children when parents are not. When they were employed, parents relied more on nonrelative care in another home (25 percent when employed compared with 16 percent during the spring of 1999) and less on their children's grandparents (25 percent when employed compared with 36 percent during the spring of 1999). This is consistent with data on primary caregiviers for the general population from the Census Bureau. When parents were working, their preschool children were more likely to be in the care of an organized facility (28 percent) than from a grandparent (19 percent) (Smith 2000). Care by grandparents may have decreased once the parents in our survey became employed due to the more frequent and expanded hours of care needed for the children.

A small minority of the focal children age 12 or younger—about 7 percent—took care of themselves during part of the time their parents are employed (Exhibit 8.3). This is similar to data for the general population on the percentage of young children who care for themselves. In

1995, about 9 percent of children age 5 to 11 took care of themselves on a regular basis (for an average of 4.5 hours per week) (Smith 2000).

Exhibit 8.3
Average Number of Hours per Week Focal Child Age 12 or Younger Took Care of Self When Parent Was At Work

Hours	Percentage
0	38
1-9	3
10-20	2
21-40	2
Child never cares for self--too young	55

Average: 30.4 hours per week (among those who took care of themselves)
Source: MPR survey of Iowa families.
Number of responses: 85

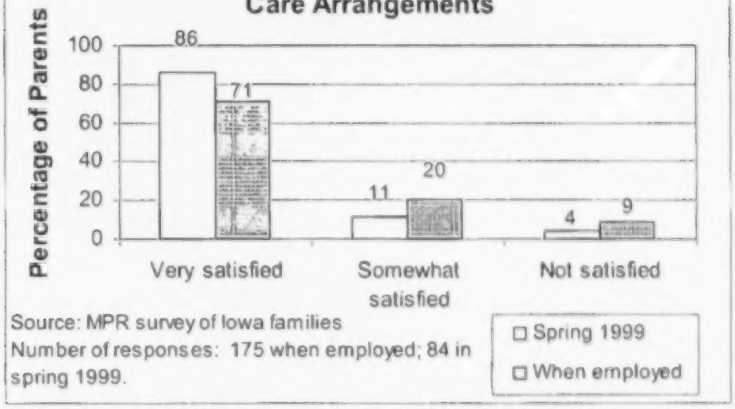
Most of the focal children in our study who took care of themselves (62 percent) were age 12. Perhaps the parent(s) of these children believe that at age 12, these children are mature and responsible enough to take care of themselves. However, 2 percent of the focal children age 12 and under were children between the ages of 4 and 9 who took care of themselves for at least one hour when their parent(s) worked. Our survey did not ask parents why children age 12 and younger took care of themselves. It is possible that the children age 4 through 9 took care of themselves because their parents lacked access to reliable and affordable child care.

Most parents were very satisfied with the quality of their child care arrangements when they were employed and during the spring of 1999 (Exhibit 8.4). Ninety-one percent were very satisfied or somewhat satisfied with the quality of their child care arrangements when they were employed. This is similar to the level of satisfaction for the general population, based on data from the National Child Care Survey in 1990. Ninety-six percent of the parents surveyed for that study were either very satisfied or satisfied with the child care arrangements for their youngest

child (Hofferth et al. 1991). Among parents with family incomes below $15,000, about 95 percent were satisfied or highly satisfied (Brayfield et al. 1991).

The percentage of survey respondents in this study who were "very satisfied" with the quality of their child care arrangements declined from 86 percent during the spring of 1999 to 71 percent when the parent was employed, and the percentage who were "not satisfied" increased from 4 percent to 9 percent. In other words, one out of 10 parents was not happy with child care arrangements when they were employed.

Exhibit 8.4
Parents' Satisfaction with Quality of Child Care Arrangements



Source: MPR survey of Iowa families
Number of responses: 175 when employed; 84 in spring 1999.

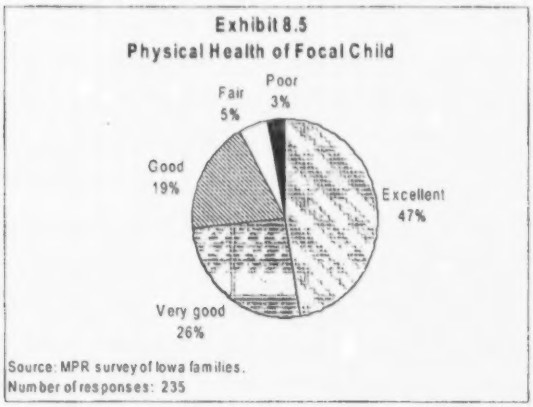
A few of our case study participants were also unhappy with their child care arrangements when they were employed. One case study participant had to resign from her job because her child care provider kept calling her at work, and her boss told her this was not acceptable. Another believed that her daughter developed bad behavior patterns when in day care:

> "[My daughter] will roll her eyes and she'll come up and hit me sometimes. Or when I call her she'll just turn me off and go do something else. So, yeah, it's changed a lot since I began working. I attribute that to her being in child care."

B. MOST CHILDREN HAD VERY GOOD PHYSICAL HEALTH DURING BOTH TIME PERIODS

When they were employed, 92 percent of the parents we surveyed reported that their focal child had good to excellent health (Exhibit 8.5). In fact, nearly half of the parents reported that their focal child had excellent health when they were employed. However, 8 percent of focal children were in fair or poor health. Kenney et al. (2000) also report that 8 percent of children nationwide in families that are below 200 percent of the poverty level are in fair or poor health, based on data from the National Survey of America's Families. In contrast, 2 percent of children above 200 percent of the poverty level are in fair or poor health, and about 5 percent of all children nationally are in fair or poor health.

For the vast majority of focal children in our survey (84 percent), there was no change in overall health between the spring of 1999 and when the parent was employed (Exhibit 8.6). Twelve percent of the focal children had better health when the parent was employed relative to spring 1999. Four percent of the children had worse health.



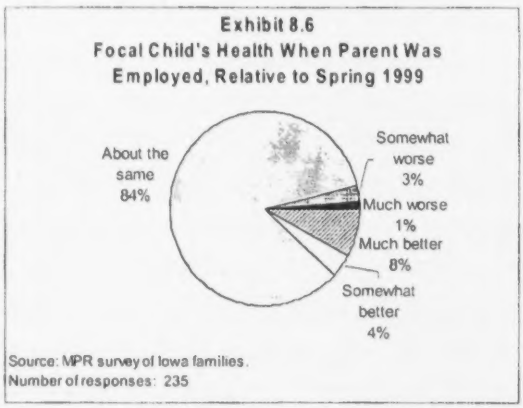


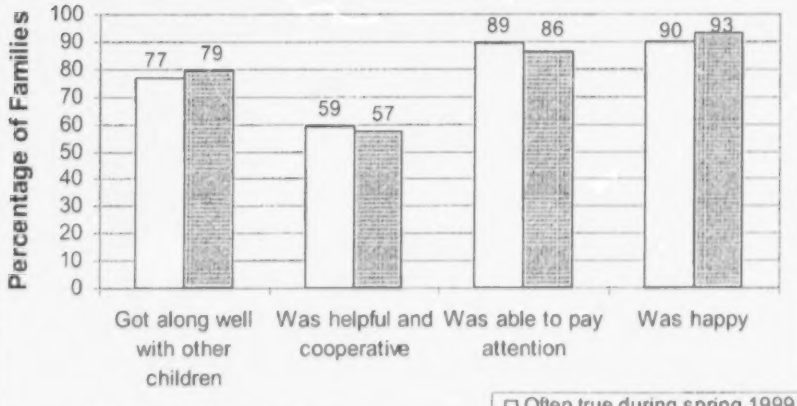
Exhibit 8.6
Focal Child's Health When Parent Was Employed, Relative to Spring 1999
About the same 84%
Somewhat worse 3%
Much worse 1%
Much better 8%
Somewhat better 4%
Source: MPR survey of Iowa families.
Number of responses: 235

C. MOST CHILDREN EXHIBITED VERY GOOD SOCIAL BEHAVIOR DURING BOTH TIME PERIODS

Overall, parents reported that the social behavior and well-being of the vast majority of their focal children ages 5 through 18 was very good when the parent was employed and during the

spring of 1999. In the aggregate, there is little or no difference between these two time periods. During both time periods, about 9 of 10 focal children were often happy and able to pay attention (Exhibit 8.7). Nearly 8 out of 10 often got along well with other children. Most were often helpful or cooperative. These findings are consistent with most parents' belief that they are better-than-average parents (see Exhibit 6.4 in Chapter VI).

Exhibit 8.7
Social Behavior of Focal Children



Source: MPR survey of Iowa families.
Number of responses: 126 parents had children ages 5-18.

Despite the fact that most focal children exhibit very good behavior, there were some children who were often depressed or who often had problems paying attention. When the parent was employed, about 7 percent of the children were often unhappy or depressed. This rate is slightly below the rate nationwide. Population studies show that at any one time, 10 to 15 percent of children and adolescents have some symptoms of depression (U.S. Surgeon General 1999). With respect to paying attention, parents reported that 14 percent of the focal children ages 5 to 18 were often unable to concentrate or pay attention for long.

D. MOST CHILDREN CARED ABOUT DOING WELL IN SCHOOL, REGARDLESS OF THEIR PARENTS' EMPLOYMENT STATUS

Many studies have found a strong relationship between the level of education and earnings (Kuh and Wadsworth 1991). Children in school have the opportunity to develop the skills needed to succeed in the workplace and to learn to interact with a wide variety of people. The net effect of a parent's employment status on children's outcomes in school is not clear. When working, parents may be better role models for their children and become more motivated and confident about helping their children with schoolwork. On the other hand, some children may be worse off when their parents work if their parent's work schedule allows for very little time or energy to supervise and encourage their children with respect to school-related activities.

In the aggregate, the parents we surveyed reported very little change in their children's behavior and involvement in school when they were employed relative to the spring of 1999. This is consistent with what our case study participants said. In some cases, school performance improved, and in other cases, performance declined, so that in the aggregate there was no significant improvement or decline among the children in the case studies.

During both time periods, our survey respondents reported very high levels of school attendance—9 out of 10 children attended school always or most of the time (Exhibit 8.8). Three out of 4 children cared about doing well in school, and 3 out of 4 completed their schoolwork most of the time or always. Seven out of 10 children behaved well in school most of the time or always. These outcomes suggest that most focal children were highly engaged in school.[1]

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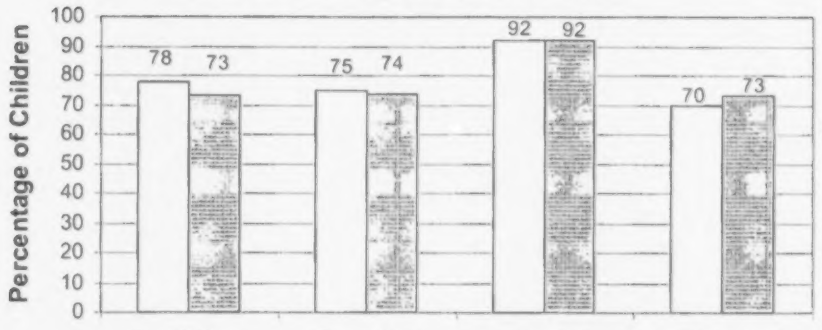
[1] We are using the term, "highly engaged in school" in an informal way, based on four measures of school behavior and involvement (behavior, attendance, attitude, and completing school work). More formal measures of school engagement exist (for example, Ehrle and Moore 1997), but time constraints prevented us from using one in this survey.

Exhibit 8.8
Behavior and Involvement in School



Source: MPR survey of Iowa families.
Number of responses: 117 when parent was employed; 108 during spring 1999.

□ Always or most of the time during spring 1999
□ Always or most of the time when parent was employed

IX. POLICY IMPLICATIONS

Many low-income families who previously depended on welfare cash assistance now support themselves, at least partially, through employment. From recent studies we know a fair amount about the employment and earnings of former welfare recipients, but much less about the effect employment has on the social and emotional well-being of these families. This study used information collected during a telephone survey and case studies with families in Iowa to examine the effect of employment on the economic, social, and emotional well-being of the families of current and former welfare recipients that gain employment. Study participants were asked to compare their family's well-being when they received FIP and were not working with their family's well-being when they were working.

Consistent with other studies of former and current welfare recipients, this study indicates that current and former welfare recipients found work at standard entry-level jobs, but that many had trouble retaining employment and were not making strategic moves to better jobs. Also, families still depended heavily on government assistance programs to help make ends meet, but some families may have incorrectly assumed they were ineligible for supportive programs such as Medicaid and Food Stamps after they became employed or left FIP.

When parents in this study were working, many said their lives improved in several ways—their self-esteem went up, they felt that they parent better, and their family got along better. However, these positive effects are accompanied by three negative effects—for some parents, the quality of time spent with their spouse declined, the level of stress related to household chores and finances increased, and they were less satisfied with child care when they worked. Notably, several areas of family and child well-being—including family routines, children's social

behavior, and children's engagement in school—are not affected in the aggregate by parental employment status.

Clearly, the impact of work on family and child well-being are complex and may vary for individual families based on their resilience and the strength of their support networks, the availability of dependable child care, and the types of jobs and hours they work. However, this study's findings reinforce efforts at the state and local levels to develop programs that acknowledge the challenges that working parents face and support their efforts to move out of poverty and become self-sufficient. In particular, low-income families could benefit from the development or enhancement of the following policies and programs:

- ***High-quality child care and child care subsidies.*** Finding, keeping, and paying for child care is the most common challenge that interferes with parents working. Efforts are needed to increase the number of child care providers, particularly those available during non-standard hours, when a child is sick or has special needs, and in rural areas. Also, many families are not accessing child care subsidies available to them. Outreach and education can help inform parents of the availability of subsidies, and programs that help informal providers get the necessary certification can increase the usefulness of subsidies.

- ***After-school and community programs for children.*** Work can clearly leave less time for parents to spend with and supervise their children. Case study participants described irregular, weekend, evening, and overtime work schedules as being particularly disruptive to their family routines. Programs for children through schools or other community groups may provide the supervision, interaction with adults, and mentoring that their parents have less time to provide when working. Research has found that such supportive programs improve the well-being of school-aged children.

- ***Measures to improve access to Medicaid, SCHIP, and Food Stamps.*** Many parents depend on medical and food assistance to make ends meet. Ensuring that eligible clients receive assistance from these programs may involve outreach and education for families, education of caseworkers, and streamlining administrative procedures. Also, more information should be collected on whether some families are ineligible for Medicaid (or SCHIP) and do not have access to or cannot afford a health insurance plan provided by their employer.

- ***Job retention and advancement services for parents.*** Services that help parents keep jobs and find better ones can begin pre-employment with individualized job matching or job placement. Other helpful services might include referrals to community and

government resources, counseling and support groups, job readiness and occupational training, and contingency planning for child care and transportation problems.

- ***Employer training and employer-based services for parents.*** Low-income working parents juggle multiple responsibilities at home and at work and many face personal and family problems that can interfere with work. Employers that hire current and former welfare recipients may benefit from training on the types of challenges these employees will face and on strategies for managing conflicts between the employee's work and family responsibilities. If the employee and employer are amenable, it may also be possible to provide some services to employees at the workplace.

- ***Income supports.*** Many jobs available to current and former welfare recipients do not provide sufficient earnings to support a family, much less lift them out of poverty. For this reason, income support programs like the Earned Income Tax Credit can provide vital supplemental income to working parents. Policies can be improved so that no barriers keep parents from receiving the Earned Income Tax Credit and programs can provide parents education and assistance with completing tax forms.

- ***Budget and financial counseling.*** The level of stress related to household finances increased for many parents when they were working, which was sometimes exacerbated by a loss of Medicaid or Food Stamp benefits. Providing parents with budget and financial counseling services may help them meet the financial challenges they face.

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APPENDIX A

SURVEY METHODOLOGY

APPENDIX A: SURVEY METHODOLOGY

This appendix describes the sample design, survey design, and survey data collection for the "Study of Work, Welfare, and Family Well-Being in Iowa."

SAMPLE DESIGN

Target Population

To examine the effect of employment on family well-being for current and former FIP recipients, we conducted a survey of adults who received FIP and were not working for three months and who gained unsubsidized formal employment sometime during the following three months. Specifically, the target population for this study was families that had an adult who met the following criteria:

- Was 18 years old or older
- Received FIP cash assistance during April through June 1999, and was subject to PROMISE JOBS requirements between July and September 1999[1]
- Had zero earnings from a formal job between April and June 1999[2]
- Earned $103 or more between July and September 1999 from a single employer
- Was not a refugee

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[1] PROMISE JOBS is Iowa's employment and training program. Adult FIP recipients who are capable of working must begin participating in the PROMISE JOBS program immediately after their cash assistance is verified and must meet with their caseworker to develop a plan for achieving self-sufficiency. Only adult FIP recipients who are disabled and 16-19 year olds who are not parents and who attend school full-time are exempt from PROMISE JOBS. For non-exempt FIP recipients who do not participate in the PROMISE JOBS program, cash assistance is terminated for all members of that household.

[2] A formal job is a job for which employees receive paychecks and their taxes are withheld.

The criteria identifies parents who had some attachment to FIP and were not working for a at least three months. After this period of not working, they gained employment and earned at least $103, which is consistent with working at least 20 hours at the minimum wage ($5.15). These earnings criteria include parents who were employed for several months (or more), as well as those who had a brief period of employment.

Data and Sampling Frame

We used three sources of administrative data to identify all the people who met the sample criteria above. The first two files identify all people who meet the FIP benefit, age, non-refugee, and PROMISE JOBS work requirements criteria. The first file—the June 1999 Iowa Automated Benefit Calculation (IABC) Case Master File—contains data on current and historical FIP benefit information for each family that has participated in or applied for FIP or Food Stamps within the previous two years. The second file, the June 1999 IABC Individual Master File, contains demographic data for each individual included in the Case Master File. We identified 14,166 people who met these FIP benefit, age, non-refugee, and PROMISE JOBS work requirements criteria.

Among these 14,166 people, we identified those who had zero earnings during the spring of 1999 (April through June 1999) and earnings of at least $103 between July and September 1999, using the Iowa Workforce Development Unemployment Insurance System file. This file contains quarterly information on employment and earnings as reported by employers participating in Iowa's Unemployment Insurance system. The 1,734 people who met all our sampling criteria made up our sampling frame.

Due to limitations of the Unemployment Insurance System file, we anticipated that it would not contain earnings data for about 10 percent of the people in our sampling frame. This is because the file does not include earnings data for individuals who are self-employed, who are

employed outside the state of Iowa, or who are employed in jobs that are not required to be reported to the Unemployment Insurance system. We were most concerned about the last two exclusions. Many people who live near Iowa's borders work in a neighboring state (such as Nebraska), and the earnings for these people would not be captured in the file. In addition, we would be missing earnings data for people employed in jobs that not covered by unemployment insurance. These include some jobs in agriculture and some jobs with small employers. As discussed below, we later learned that the unemployment insurance file did not contain earnings data for about 32 percent of the people in our sampling frame whom we contacted by telephone.

Sample Design

About four months before we began interviewing people for this study, MPR began interviewing sample members for the Study of TANF Leavers in Iowa (See Kauff et al. 2001). Some of the people in the sampling frame for the Iowa TANF Leavers study were also in the sample for this study. To minimize respondent burden, MPR excluded from this study everyone who was also in the TANF Leavers sample.

In addition to excluding people from the Iowa TANF Leavers sample, we also wanted this study to have a representative sample of people from urban and rural counties statewide in Iowa and to take into account anticipated differences in response in urban and rural areas. Therefore, we stratified the sampling frame into urban and rural strata. Urban and rural county designations were based on classifications from the *1999 County and City Extra: Annual Metro, City, and County Data Book*. This data book designates 10 urban counties in Iowa: Linn, Scott, Dallas, Polk, Warren, Dubuque, Johnson, Pottawattamie, Woodbury, and Black Hawk. The remaining 89 counties in Iowa were classified as rural.

To have a valid probability sample of all eligible persons in the sampling frame, we needed to account for the persons who could not be selected because of inclusion in the TANF Leavers

sample. This was done by allocating the sample for this study in the urban and rural strata to either persons in the TANF Leavers sampling frame (including persons selected in the sample) or not. We then selected a sample of persons in the TANF Leavers frame (but not in the sample) with a selection probability that was conditional on the fact that these cases were not selected for the TANF Leavers sample. Using this procedure, we were able to include members of the TANF Leavers frame, exclude persons in the TANF Leavers sample, and still maintain nearly equal selection probabilities for all persons.

The original design was based on obtaining completed interviews with 250 people. Based on the assumptions of a 75 percent response rate and a 90 percent eligibility rate among sample respondents, we anticipated that we would need a sample of at least 370 persons (250 divided by the product of 75 percent and 90 percent). However, because we were unsure about the eligibility rate, whether it would differ in the urban and rural areas, and whether we would achieve different response rates in the two strata, we developed a design that selected 750 persons (375 in the urban stratum and 375 in the rural stratum). We then divided these samples into replicates (random partitions of the sample) for a potential staged release of the sample. We developed 30 urban replicates and 30 rural replicates, at 12 or 13 sample members each.[3] We ultimately released 19 urban replicates and 17 rural replicates, for a total of 450 sample members. We released more urban replicates because it was harder to locate persons in urban counties. Overall, the survey response rate was lower for urban counties (77.4 percent) than for rural counties (84.2 percent).

The final respondent sample included 248 completed interviews with eligible respondents and 115 among ineligible respondents. It is noteworthy that we found that ineligible people

[3] According to the IABC system files, 49 percent of the target population resided in an urban county, and 51 percent resided in a rural county in Iowa.

represented more than three times the expected proportion in the study population (32 percent versus the expected 10 percent).

When interviewing was completed, we prepared a set of survey weights that reflect the selection probabilities of the sample members and adjusted these weights to compensate for nonresponse. The weights permit statistically unbiased survey estimates and inferences about the target population.

SURVEY DESIGN

MPR developed the survey instrument in consultation with Iowa DHS. The survey was designed for paper-and-pencil administration over the telephone, and it took about 40 minutes to administer. We pretested the instrument to improve the flow and wording of the questions and to clarify instructions for the interviewers. All survey interviewers attended a training session where they learned the objectives of the study and practiced conducting interviews with the survey instrument.

The survey instrument began with screener questions, which confirmed that we were speaking to the correct person and determined whether the person met all the study eligibility criteria. We continued the interview with all eligible sample members, and terminated the interview with ineligible sample members.

The survey respondents supplied all information on the well-being of their family, their children, and themselves. To collect detailed information on the well-being of children, we randomly selected and asked the respondents questions about a "focal child" during each interview. The focal children included children born before June 30, 1999, and who were age 18 or younger at the time of the interview. These children had to be born before June 30, 1999, so that parents could compare the well-being of these children during the spring of 1999 and a month in which they were employed (defined in Chapter II).

We used the Kish method to select the focal child for families that had two or more children. To implement the Kish method, interviewers listed all eligible children in the family in chronological order, from oldest to youngest. The focal child was the child whose placement on the list corresponded to the random number listed in a table for family size. We used a random rotation of 12 tables to select the focal child.

SURVEY DATA COLLECTION

Fielding Period and Incentives to Participate

The survey was fielded during a 15-week period from late June through mid-October 1999. Before we contacted the sample members by telephone, we sent each sample member an advance letter. The advance letters explained the study's objectives, encouraged participation, offered a $25 payment to eligible sample members who completed an interview, and invited sample members to call MPR's toll-free number to complete an interview. The letters also explained that participation in the study was voluntary and that the identities and responses of all participants would be kept confidential.

In addition, several additional mailings were sent to sample members to encourage participation. Letters were sent to sample members for whom telephone numbers could not be obtained. These letters were sent not only to the sample member's last known address, but also to the addresses of other known contact people for the sample member. Brightly colored fliers and postcards were also sent later in the fielding period to those who had not yet participated in the survey. When sample members initially declined to participate in the survey, another letter was sent by priority mail and a follow-up call was made within a few days of the mailing. Sample members who refused to participate a second time were classified as nonrespondents, and MPR made no additional attempts to contact them.

About three weeks before the end of the survey fielding period, fliers and postcards announcing an increase in the incentive payment were sent to all sample members who had not yet completed an interview. In addition to the original $25, MPR offered a $15 gift certificate to Wal-Mart to eligible sample members who completed an interview. About 16 respondents received the increased incentive.

Locating Sample Members

Locating a high percentage of a survey's sample members is one of the biggest challenges that interviewers face. It is also a critical task, because successfully locating a high percentage of the study's sample is necessary to obtain a high survey response rate.

If telephone numbers we received from Iowa's IABC files were incorrect or unavailable, MPR's locating department used a variety of techniques to find valid contact information. Locating efforts ranged from calling directory assistance to more extensive methods such as searching through national and state-level databases. State databases included the IABC files described above. National databases included Metronet, DTEC, and Lexis-Nexis. Ultimately, MPR was able to locate 83 percent of the 450 sample members we tried to contact.

Survey Response Rate

We completed interviews with 248 sample members, achieving an 80.7 percent response rate (Exhibit A.1). The response rate was 84.2 percent among rural sample members and 77.4 percent among urban sample members. Among all 450 sample members, 25.6 percent (115) were ineligible based on the survey screener, and we couldn't locate 16.4 percent (74). We computed the 80.7 percent survey response rate after excluding the 115 sample members we know are ineligible, and excluding an estimate of the number of ineligible sample members that we could not locate or screen by telephone. Among the sample members we contacted, 115 were ineligible, 8 were unavailable during the fielding period, and 4 refused to participate. The

main reason sample members were ineligible for this study was that they were employed during the spring of 1999; the unemployment insurance file that we used to measure earnings does not capture earnings from all employers, as described above.[4]

EXHIBIT A.1

FINAL SURVEY SAMPLE DISPOSITION

Disposition	Number of Released Cases	Percentage of all released cases	Percentage of eligible cases
Completed Interview Screener			
Eligible sample members	248	55.1	80.7
Ineligible sample members	115	25.6	
Did not Complete an Interview Screener			
Not located	74	16.4	
Unavailable during field period	8	1.8	
Refused	4	0.9	
Incomplete interview	1	0.2	
Total	**450**	**100.0**	

[4] Because approximately 25 percent of the cases in the sampling frame were ineligible, we did not conduct an analysis that compares survey respondents to nonrespondents. We can identify the eligible respondents, but we cannot identify the eligible nonrespondents.

APPENDIX B

TABLES OF STUDY RESULTS

TABLE B.2-1

DEFINITION OF RESPONDENTS' REFERENCE MONTH

	Percentage
Last "full" month of employment (reference month)	
July 1999	1.6
August 1999	3.3
September 1999	4.4
October 1999	1.3
November 1999	2.4
December 1999	3.7
January 2000	1.2
February 2000	5.3
March 2000	3.6
April 2000	5.2
May 2000	8.5
June 2000	29.3
July 2000	24.2
August 2000	4.8
September 2000	1.2
Worked all four weeks in reference month	96.3
Type of employer in reference month[a]	
Self-employed	1.2
Employed by another company	98.4
Both	0.4
Number of jobs in reference month	
1	94.8
2	5.2
Number of Responses	**247**

Source: MPR survey of Iowa families.

[a]Number of responses for this item was 248.

TABLE B.2-2

SELF-REPORTED DEMOGRAPHIC CHARACTERISTICS FOR SURVEY RESPONDENTS AT THE TIME OF THE SURVEY INTERVIEW

Characteristic	Average or Percentage
Sex	
Male	4.0
Female	96.0
Age in years	
18-20	13.7
21-25	27.8
26-30	20.6
31-35	12.9
36-40	14.1
41+	10.9
Average age	29.7
Race	
White	78.5
Black	15.5
Other	6.0
Latino or of Spanish descent	6.8
Educational status[a]	
Less than high school degree	21.8
High school degree or GED	61.2
Two or four year college degree	17.0
Nursing certification	3.6
State of residence	
Iowa	97.2
Other	2.8
If resides in Iowa, county of residence	
Urban	48.8
Rural	51.2
Number of Responses	**248**

Source: MPR survey of Iowa families.

[a]The sum of percentages exceeds 100 because respondents with a nursing certification also have a diploma, GED, or college degree.

TABLE B.2-3

HOUSEHOLD COMPOSITION AT THE TIME OF THE SURVEY

	Percentage or Average
Average number of persons in household	
Adults (including survey respondent)	1.5
Children	1.9
Total	3.4
Total number of children in household	
0	4.8
1	35.5
2	34.7
3 or more	25.0
Average age of children in household	7.0
Average age of youngest child in household	5.1
Number of Responses	**248**

Source: MPR Survey of Iowa Families.

TABLE B.2-4

RESPONDENTS' MARITAL STATUS

	Percentage
Ever married	56.8
If ever married, marital status in spring 1999[a]	
Married and living with spouse	19.1
Separated	26.6
Divorced	43.5
Widowed	1.4
Single	9.4
Cohabiting with unmarried partner in spring 1999[b]	14.0
If ever married, marital status when employed[c]	
Married and living with spouse	24.1
Separated	21.7
Divorced	44.0
Widowed	2.8
Single	7.6
Cohabiting with unmarried partner when employed[d]	16.3
Number of Responses	**248**

SOURCE: MPR survey of Iowa Families.

[a]Number of responses for this item was 141.
[b]Number of responses for this item was 221.
[c]Number of responses for this item was 145.
[d]Number of responses for this item was 210.

TABLE B.3-1

INDUSTRY AND OCCUPATION OF PRIMARY JOBS OF RESPONDENTS

	Percentage
Industry	
Services	48.1
Business	15.7
Health	14.2
Hotel	4.8
Social	4.4
Amusement and recreation	2.9
Personal	2.0
Other	4.0
Retail trade	29.4
Manufacturing	12.5
Transportation and public utilities	2.4
Public administration	2.4
Finance, insurance, and real estate	2.0
Wholesale trade	1.6
Agriculture, forestry, and fishing	0.8
Construction	0.8
Occupation	
Service provider	33.1
Sales	25.0
Administrative support/clerical	14.1
Production worker	9.7
Handlers, equipment cleaners, helpers, laborers	7.3
Health technologists and technicians	3.7
Registered nurses	2.0
Management-related	1.2
Social, recreation, religious workers	1.2
Mechanics/construction workers	1.2
Transportation worker	1.2
Lawyers and judges	0.4
Number of Responses	**248**

Source: MPR survey of Iowa families.

TABLE B.3-5

RESPONDENT DECISIONS TO RETURN TO WORK AFTER PERIOD OF NOT WORKING (SPRING 1999)

	Percentage
Reason for Return to Work	
Children/Child Care	
Found reliable child care	8.9
Found affordable child care	2.1
Found quality child care	1.6
Received child care subsidy	1.2
Child old enough to go to school or stay with sitter	1.6
Assistance or Training	
Received specific job skill training	8.1
Had more experience or training/passed necessary tests	7.7
Received job search assistance from PROMISE JOBS	4.5
Received help finding job from family member, friend, or other contact	2.4
Received help from employment and training program	1.2
Personal/Family Situation	
Wanted to work/wanted a challenge	8.4
Motivated to find job because needed money	7.2
No longer wanted to receive FIP cash assistance	3.6
No longer pregnant	2.8
No longer in school	2.1
Received family support	1.6
Work Situation	
Found convenient work location	4.0
Found job with high enough pay/wages	1.6
Found job with flexible hours	1.6
Transportation	
Purchased/received own vehicle	4.0
Arranged to borrow/use friend's or relative's vehicle	0.4
Found a job within walking distance	0.4
Other	9.2
Do not know	10.1
Nothing	3.2
Effect of TANF Time Limit on Decision to Find Work	
A lot	34.6
A little	14.5
Not at all	49.7
Do not know	1.2
Number of Responses	**248**

Source: MPR survey of Iowa families.

TABLE B.3-6

LEVEL OF FAMILY SUPPORT WHEN RESPONDENT RETURNED TO WORK

Level of Support	Percentage
Family reaction to respondent's return to work	
Very supportive	73.7
Somewhat supportive	21.0
Not supportive	4.0
Do not know	1.2
If very supportive, how?[a]	
Provided assistance or tangible support (e.g., help with child care, transportation)	29.1
Provided emotional support	28.7
Were happy to have more income available	18.6
Disapproved of respondent not working	4.4
Disapproved of respondent being on welfare	3.3
Other/Do not know	15.9
If somewhat supportive, how?[b]	
Provided emotional support	7.6
Provided other support (help with child care, transportation, household chores)	5.8
Were happy to have more income available	5.7
Disapproved of respondent not working	2.0
Disapproved of respondent being on welfare	0.0
Disapproved of respondent working/wanted respondent to stay home	52.0
Other/Do not know	26.9
If not supportive, how?[c]	
Disapproved of respondent working/wanted respondent to stay home	50.1
Other	49.9
Number of Responses	**247**

Source: MPR survey of Iowa families.

[a]Number of responses for this item was 182.
[b]Number of responses for this item was 52.
[c]Number of responses for this item was 10.

TABLE B.3-7

RESPONDENT VIEWS ON THE BENEFITS OF WORKING

Factor Cited as the Biggest Benefit for Working	Percentage
Money	52.0
Increased self-esteem	17.0
Health benefits (insurance)	0.8
Other employee benefits	0.8
Job Satisfaction	1.6
Colleagues/Co-workers	0.4
Being responsible/independent/self-sufficient	14.0
Socializing/getting out of the house/having a break from family	7.8
Getting off of FIP or other programs	2.0
Other	2.4
Do not know	1.2
Number of Responses	**248**

Source: MPR survey of Iowa families.

TABLE B.3-8

RELATIONSHIP WITH BOSS AND CO-WORKERS AT PRIMARY JOB

	Percentage
How well respondent gets along with boss or supervisor	
Very well	76.3
Somewhat well	20.1
Not very well	1.2
Not well at all	1.6
Do not know	0.8
How well respondent gets along with coworkers[a]	
Very well	77.9
Somewhat well	17.3
Not very well	1.2
Not well at all	0.0
Do not have co-workers	3.6
Number of Responses	**248**

SOURCE: MPR survey of Iowa families.

[a]Number of responses for this item was 247 due to missing data.

TABLE B.3-9

EMPLOYMENT STATUS OF RESPONDENTS SINCE JULY 1999

	Percentage or Average
Number of jobs held	
1	46.9
2	35.5
3	12.1
4 or more	5.6
Average number of jobs held	1.8
Period of not working	
Yes	84.0
No	16.0
If yes, longest period of time not working (in weeks)[a]	
1-8	24.0
9-16	21.7
17-24	10.5
More than 24	43.3
Average period of time not working (in weeks)	21.8
Number of Responses	**248**

Source: MPR survey of Iowa families.

[a]Number of responses for this item was 208.

TABLE B.4-1

RECEIPT OF FIP CASH ASSISTANCE WHEN EMPLOYED AND DURING SPRING 1999

	Percentage
Received FIP when employed	
Yes	33.0
No	65.4
Do not know	1.6
If yes, amount received compared with spring 1999[a]	
More	4.8
Less	65.0
Same	27.6
Do not know	2.7
If no, why not[b]	
Was ineligible—income too high	47.5
No longer needed FIP— was working for pay	20.7
No longer wanted FIP	6.6
Did not apply or reapply for FIP	6.2
Was ineligible—no kids living at home	3.6
Choose to receive full amount of child support instead	3.2
Could not/did not want to fulfill program requirements	3.0
No longer needed FIP for other reasons	2.5
Assigned to the Limited Benefit Plan	2.5
No longer needed FIP—got married	0.6
Moved out of state	0.6
Other	3.1
Number of Responses	**247**

Source: MPR survey of Iowa families.

[a]Number of responses for this item was 83.
[b]Number of responses for this item was 164.

TABLE B.4-2

RECEIPT OF OTHER GOVERNMENT ASSISTANCE WHEN EMPLOYED AND DURING SPRING 1999

	Percentage
Food Stamps	
Received when employed	54.2
Received in spring 1999	89.4
Amount received when employed compared to amount received in spring 1999[a]	
More	11.1
Less	66.0
Same	22.0
Do not know	0.9
Supplemental Security Income (SSI)	
Received when employed	6.0
Received in spring 1999	6.5
Amount received when employed compared to amount received in spring 1999[c]	
More	15.2
Less	15.4
Same	69.4
Supplemental Food Program for Women, Infants, and Children (WIC)	
Received when employed	33.4
Received in spring 1999	43.4
Free or reduced-price school meals	
Received when employed	29.7
Received in spring 1999	46.4
Number of Responses	**248**

Source: MPR survey of Iowa families.

[a]Number of responses to this item was 218.
[b]Number of responses to this item was 23.
[c]Number of resposes to this item was 16.

TABLE B.4-3

HEALTH INSURANCE COVERAGE
(Percentage of Respondents)

	When Employed	Spring 1999
Health insurance coverage of parents		
Medicaid	64.1	94.0
Employer's medical plan	18.7	--
Medicare	1.2	1.6
Insurance purchased privately	0.8	1.2
Not insured	15.2	3.2
Families with at least one child covered by health insurance	85.5	97.2
Health insurance coverage of children[a,b]		
Medicaid	72.8	95.5
Employer-sponsored plan	14.0	--
Other private insurance	1.3	2.0
SCHIP	.8	0.4
Not insured	14.5	2.9
Number of children with insurance in each family[c]		
0	14.4	2.9
1	31.8	39.7
2	29.7	33.9
3	17.4	17.4
4 or more	6.3	6.3
Do not know	0.4	0.0
Average number of children with insurance in each family	1.7	1.9
Number of Responses	**248**	**248**

Source: MPR survey of Iowa families

[a]During the month of employment, there were 235 responses to this question. During the spring of 1999, there were 244 responses to this question.

[b]Percentages may sum to more than 100 due to multiple responses.

[c]During the month of employment, there were 236 responses for this question, since 236 sample respondents had a child in their household. During the spring of 1999, there were 242 responses to this question. Three sample members had no children in their household at that time, and data were missing for 3 respondents.

TABLE B.5-1

PARTICIPATION IN AND EARNINGS FROM INFORMAL WORK

	Percentage or Average
Worked informally when employed	
Yes	7.6
No	92.4
If yes, monthly earnings received through informal work[a]	
$1-$100	37.3
$101-$500	41.9
More than $500	15.7
Do not know	5.1
Average earnings through informal work	$276.53
Worked informally in spring 1999	
Yes	8.5
No	91.5
Earnings from informal work when employed compared to spring 1999[b]	
More	37.8
Less	47.7
Same	14.5
Number of Responses	**248**

Source: MPR survey of Iowa families.

[a]The number of responses to this item was 18.
[b]The number of responses to this item was 21.

TABLE B.5-2

EARNINGS OF OTHER HOUSEHOLD MEMBERS

	Percentage or Average
Other adults in household with earnings	
Yes	27.8
No	72.2
If yes, earnings from other household members when respondent was employed	
$1-$500	26.4
$501-$1000	16.1
$1001-$2000	32.5
More than $2000	3.0
Do not know	22.0
Average earnings of other household members	$1029.08
Earnings of household members when respondent was employed compared with spring 1999[a]	
More	31.9
Less	20.3
Same	36.1
Do not know	11.6
Number of Responses	**247**

Source: MPR survey of Iowa families.

[a]Number of responses in these items was 69, which was the number of respondents who reported some earnings by other household members in the reference month.

TABLE B.5-3

TOTAL MONTHLY HOUSEHOLD INCOME WHEN EMPLOYED AND DURING SPRING 1999

	Percentage or Ave
Total monthly household income when employed	
$1-$500	7.7
$501-$1000	36.6
$1001-$2000	41.5
More than $2000	13.4
Do not know	0.8
Average total household income	$1342.43
Total monthly household income when employed compared to spring 1999	
More	70.3
Less	15.7
Same	13.6
Do not know	0.4
Number of Responses	**248**

Source: MPR survey of Iowa families.

TABLE B.5-7

SELF-REPORTED STANDARD OF LIVING

	Percentage
Rating of standard of living when parent was employed	
Very good	14.9
Good	46.1
Fair	30.3
Poor	6.8
Very poor	2.0
Rating of standard of living when parent was employed relative to spring 1999	
Much better off	31.1
Somewhat better off	30.3
Same	26.6
Somewhat worse off	8.4
Much worse off	3.6
Number of Responses	**248**

Source: MPR survey of Iowa families.

TABLE B.6-1

HELP RECEIVED FROM PRIVATE SUPPORT NETWORKS
(Percentage of Respondents)

	When Employed	Spring 1999
Assistance From Family, Friends, And Neighbors		
Any type of help from family, friends, and neighbors	80.2	80.3
Child care[a]		
Frequently	27.0	16.6
Sometimes	21.3	28.8
Never	51.7	54.2
Transportation[a]		
Frequently	16.4	19.4
Sometimes	22.6	26.2
Never	61.0	54.4
Telephone access[a]		
Frequently	19.4	18.2
Sometimes	14.0	14.9
Never	66.6	66.9
Free housing or low rent[a]		
Frequently	16.2	20.3
Sometimes	3.6	3.6
Never	80.2	76.0
Children's things (clothes/toys/diapers)[a]		
Frequently	6.4	10.9
Sometimes	27.5	35.7
Never	66.1	53.5
Loans or financial help		
Frequently	3.3	7.6
Sometimes	18.9	24.7
Never	77.8	67.7
Food or meals		
Frequently	4.0	12.1
Sometimes	15.8	21.4
Never	80.1	66.5
Assistance From Community Resources		
Assistance from community resources when employed relative to spring 1999		
More when employed	5.2	
About the same	32.6	
Less when employed	18.3	
Did not receive assistance	44.0	
Number of Responses	**248**	**248**

Source: MPR survey of Iowa families

[a]Number of responses for this item for spring 1999 was 247 due to missing data.

TABLE B.6-2

FAMILY ROUTINES
(Percentage of Respondents)

	When Employed	Spring 1999
Family ate one meal per day together[a]		
Always	58.0	68.1
Most of the time	23.8	21.0
Some of the time	14.2	8.0
Never	4.0	2.8
Child goes to bed around the same time each night during the week[b]		
Always	51.0	51.0
Most of the time	31.1	27.8
Some of the time	11.2	14.5
Never	5.9	6.6
Number of Responses	**248**	**248**

Source: MPR survey of Iowa families

[a]There were 247 responses to this question, since one respondent replied that this question was not applicable to her/him.

[b]There were 238 responses to this question during the month of employment, since 10 respondents replied that this question was not applicable to them. There were 241 responses to this question for the spring of 1999, since 7 respondents replied that this question was not applicable to them.

TABLE B.6-3

PARENTING SKILLS

	Percentage
Self-reported rating of parenting skills when employed[a]	
Very good parent	49.4
Better than average parent	14.6
Average parent	32.7
Have some trouble being a parent	2.4
Not very good at being a parent	0.8
Self-reported rating of parenting skills when employed relative to spring 1999	
Better parent when employed	23.3
About the same	70.3
Worse parent when employed	6.4
Why parenting skills were higher when employed[b,c]	
Better able to support family	25.6
Developed better parenting skills	18.9
Better self-esteem	17.5
Spent higher quality time with children	7.0
Set better example due to job	6.8
Spent more time with children	3.4
Other	24.2
Why parenting skills were lower when employed[b,d]	
Did not spend enough time with children	74.8
Personal problems/stress	25.1
Other	12.6
Number of Responses	248

Source: MPR survey of Iowa families

[a]244 respondents answered this question. Four were not primarily responsible for any children during their month of employment.

[b]Percentages may sum to more than 100 because multiple responses are possible.

[c]58 respondents answered this question.

[d]16 respondents answered this question.

TABLE B.6-4

QUANTITY AND QUALITY OF TIME SPENT WITH FAMLY MEMBERS

	Percentage
Quantity of time spent with children when employed relative to spring 1999[a,b]	
Much more time when employed	8.5
More time when employed	8.3
About the same	17.7
Somewhat less when employed	34.1
A lot less when employed	31.0
Quality of time spent with children when employed relative to spring 1999[a,b]	
Much higher when employed	19.7
Somewhat higher when employed	12.7
About the same	37.9
Somewhat less when employed	19.0
A lot less when employed	9.8
Do not know	0.8
Quality of time spent with sp use or partner when employed relative to spring 1999[a]	
Much higher when employed	23.2
Somewhat higher when employed	1.5
About the same	39.3
Somewhat less when employed	18.7
A lot less when employed	15.9
Do not know	1.4
Number of Responses	**244**

Source: MPR survey of Iowa families

[a]During the month of employment, 4 respondents were not primarily responsible for any children, and 69 had a spouse or partner in the same household.

[b]244 respondents answered this question

TABLE B.6-5

FAMILY RELATIONS WHEN PARENT WAS EMPLOYED
RELATIVE TO SPRING 1999

	Percentage
Family relations when parent was employed relative to spring 1999	
Better when parent was employed	27.4
About the same	61.8
Worse when parent was employed	10.4
Why families got along better when parent was employed[a,b]	
Family had less stress	40.2
Better financial situation	22.3
Family spent more time together	12.0
Spent higher quality time with other family members	10.5
Work provided a healthy break	10.5
Work improved parents' mental or physical health	6.0
Other	16.4
Why families got along worse when parent was employed[b,c]	
Family problems	57.8
Parent was not home enough	42.2
Inconvenient work schedule	7.6
Other	7.6
Number of Responses	**248**

SOURCE: MPR survey of Iowa families.

[a]Number of responses for this item was 67.

[b]Percentages may sum to more than 100 percent because multiple responses were possible.

[c]Number of responses for this item was 26.

TABLE B.7-1

PARENTS' OVERALL PHYSICAL HEALTH

	Percentage
Self-rated quality of health when employed	
Excellent	17.0
Very good	24.2
Good	33.4
Fair	17.7
Poor	7.6
Self-rated quality of health when employed relative to spring 1999	
Much better	10.4
Somewhat better	11.3
About the same	67.5
Somewhat worse	6.4
Much worse	4.4
Had to limit work hours due to one of the following conditions	
Physical disability or health[a]	14.9
Emotional problem or mental health problem[a]	11.2
Pregnancy [b]	7.6
Drug or alcohol problem[a]	1.2
Number of Responses	**248**

Source: MPR survey of Iowa families.

[a]Number of responses for this item was 247 due to missing data.

[b]There were 239 responses to this question. Seven male respondents were excluded, and data were missing for 2 respondents.

TABLE B.7-2

PARENTS' ABILITY TO EAT AT LEAST TWO NUTRITIOUS MEALS

	Percentage
Ate at least two nutritious meals when employed	
Always	39.1
Most of the time	29.0
Some of the time	26.3
Never	5.6
Ability to eat at least two nutritious meals when employed relative to spring 1999	
More often when employed	13.3
About the same	68.2
Less often when employed	18.5
Why parents ate nutritious meals more often when employed[a,b]	
Had more money to buy food	27.3
Wanted a healthier lifestyle/needed more energy for work	24.8
Pregnancy	18.0
Had more time	9.1
Other	27.3
Don't know	3.0
Why parents ate nutritious meals less often when employed[a,c]	
Time limitations/ busy schedule	37.8
Stress/depression/illness	22.4
Lack of money or food stamps	22.2
Other	19.9
Number of Responses	**248**

Source: MPR survey of Iowa families.

[a]Percentages may sum to more than 100 because multiple responses were possible.

[b]Number of responses for this item was 33.

[c]Number of responses for this item was 45. Data were missing for 1 respondent.

TABLE B.7-3

PARENTS' LEVEL OF FATIGUE

	Percentage
Felt tired or run down when employed	
Always	22.0
Most of the time	21.8
Some of the time	41.6
Never	14.6
Felt tired or run down	
More often when employed relative to spring 1999	38.6
About the same	47.0
Less often when employed	14.5
Why parents felt tired or run down more often when employed[a]	
Stress/combining work and home responsibilities	48.7
Worked long hours	17.8
Pregnancy or other health concerns	12.5
Exhausting job	9.4
Family problems	4.5
Didn't get enough sleep	3.1
Other	4.1
Why parents felt tired or run down less often when employed[b]	
Life improved/felt better	27.7
Combining work and home responsibilities	22.2
Work provided healthy break	5.6
Other	41.9
Do not know	2.8
Number of Responses	248

SOURCE: MPR survey of Iowa families.

[a]Number of responses for this item was 96.

[b]Number of responses for this item was 36.

TABLE B.7-4

PARENTS' MOODS

	Percentage
Frequency of feeling downhearted and blue	
Always	4.8
Most of the time	12.0
Some of the time	43.1
Never	40.1
Frequency of feeling downhearted and blue when employed relative to spring 1999	
More often when employed	17.3
About the same	50.2
Less often when employed	32.1
Do not know	0.4
Why felt downhearted and blue more often when employed[a,b]	
Stress or personal problems	42.1
Health concerns	21.2
Family problems	13.9
Financial stress	11.5
Was working	7.0
Other	18.6
Why felt downhearted and blue less often when employed[a,c]	
Was working and keeping busy	41.2
Better financial situation	18.8
Better self-esteem	12.5
Pregnancy	8.7
Less stress/fewer problems	7.6
Do not know	6.3
Other	16.2
Number of Responses	248

Source: MPR survey of Iowa families.

[a]Percentages may sum to more than 100 because multiple responses were possible.

[b]43 respondents answered this question.

[c]80 respondents answered this question.

TABLE B.7-5

PARENTS' SELF ESTEEM

	Percentage
Self-reported rating of self-esteem when employed	
Very high	26.5
Somewhat high	52.6
Somewhat low	16.5
Very low	4.0
Self-reported rating of self-esteem when employed relative to spring 1999	
Higher when employed	41.1
About the same	51.2
Lower when employed	7.2
Why self esteem was higher when employed[a,b]	
Had a job	49.8
Became self-sufficient	24.6
Better personal circumstances	15.8
Better financial situation	7.8
Accomplished goals	6.9
No longer on public aid	3.0
Other	8.8
Don't know	2.0
Why self-esteem was lower when employed[a,c]	
Health or personal problems	33.5
Family problems/stress	27.9
Other	27.7
Don't know	16.5
Number of Responses	**248**

Source: MPR survey of Iowa families.

[a]Percentages may sum to more than 100 due to multiple responses.

[b]102 respondents answered this question.

[c]18 respondents answered this question.

TABLE B.8-1

TIME SPENT BY FOCAL CHILDREN AGE 12 AND YOUNGER IN CARE OF OTHERS OR CARING FOR SELF

	Percentage or Average
Relied on others for child care when employed[a]	
When parent was employed	92.2
During spring 1999	44.0
Hours focal child was cared for by others when parent was employed[b]	
1-19	23.5
20-39	33.1
40	28.6
More than 40	14.2
Do not know	0.6
Average number of hours	30.4 hours
Amount of time focal child was in care of others when parent was employed relative to spring 1999[c]	
More often when working	48.8
About the same	37.0
Less often when working	14.3
Average number of hours per week focal child took care of self when parent was at work[d]	
0	37.9
1-9	3.2
10-20	2.1
21-40	1.6
Child never cares for self—too young	105 families
Average number of hours (including children who never care for themselves)	2.1 hours
Average number of hours (excluding children who never care for themselves)	13.7 hours
Amount of time focal child took care of self when parent was employed, relative to spring 1999	
More often when working	4.7
About the same	23.6
Less often when working	5.3
Child never cared for self	66.4
Number of Responses	**190**

Source: MPR survey of Iowa families.

[a]190 respondents had a focal child age 12 years or younger.

[b]Number of responses for this item was 17.

[c]Number of responses for this item was 84.

[d]85 respondents indicated the number of hours (1 to 40) that the focal child took care of himself or herself.

TABLE B.8-2

PRIMARY CAREGIVERS FOR FOCAL CHILDREN AGE 12 AND YOUNGER AND PARENTS' SATISFACTION WITH CARE

	When Employed	Spring 1999
Primary caregiver of focal child		
Non-relative care in another home	25.0	15.5
Child's grandparent or great-grandparent	24.7	35.9
Day care center or nursery school	13.2	17.9
Child's other parent/stepparent	10.8	11.8
Babysitter or non-relative in child's home	9.7	4.8
Other relative of child	8.5	8.2
Child's sibling or half-sibling	2.8	1.2
Preschool/before or after-school program	1.8	2.4
Head Start	1.1	1.2
Child cares for self	0.6	0.0
Other	1.1	1.2
Do not know	0.6	0.0
Parents' satisfaction with quality of child care arrangements		
Very satisfied	71.4	85.7
Somewhat satisfied	19.6	10.8
Not too satisfied	5.7	0.0
Not at all satisfied	3.4	3.5
Number of Responses	**175[a]**	**84[b]**

Source: MPR survey of Iowa families

[a]15 focal children age 12 or younger (out of 190) were not cared for by someone other than the respondent when the respondent was working. (The time the focal child spent in school is not included.)

[b]During the spring of 1999, 84 focal children age 12 or younger were cared for by someone else when the respondent was in school, training, or looking for a job. (The time the focal child spent in school is not included.)

TABLE B.8-3

PHYSICAL HEALTH AND SOCIAL BEHAVIOR OF FOCAL CHILDREN

	When Employed	Spring 1999
Physical Health of Focal Child (Age 1-18)[a]		
Overall health of focal child		
Excellent	47.6	
Very good	26.0	
Good	18.7	
Fair	4.6	
Poor	3.0	
Focal child's health when parent was employed relative to spring 1999		
Much better when parent was employed	8.0	
Somewhat better when parent was employed	4.3	
About the same	83.9	
Somewhat worse when parent was employed	2.6	
Much worse when parent was employed	0.9	
Social Behavior (Age 5-18)[b]		
Got along well with other children		
Often true	78.5	77.1
Sometimes true	21.5	21.3
Never true	0.0	1.6
Was helpful and cooperative		
Often true	57.1	58.9
Sometimes true	41.3	39.6
Never true	1.6	1.5
Could not concentrate or pay attention for long		
Often true	14.1	11.2
Sometimes true	49.5	50.8
Never true	36.4	38.0
Was unhappy, sad, or depressed		
Often true	7.1	9.4
Sometimes true	38.8	38.1
Never true	54.1	51.6
Number of Responses	235	235

Source: MPR survey of Iowa families

[a]235 focal children were age 1-18 at the time of the interview. Thirteen survey respondents had no children 1-18 years old.

[b]126 focal children were age 5-18 at the time of the interview.

TABLE B.8-4

BEHAVIOR AND INVOLVEMENT IN SCHOOL
(Percentage of children)

	When Employed	Spring 1999
Focal child cared about doing well in school		
Always	45.3	52.6
Most of the time	27.5	25.1
Some of the time	22.2	19.6
Never	5.1	2.8
Focal child completed school work		
Always	44.3	45.1
Most of the time	29.9	29.0
Some of the time	21.6	22.2
Never	4.2	3.7
Focal child attended school regularly		
Always	72.7	75.8
Most of the time	19.5	15.7
Some of the time	7.0	7.5
Never	0.8	0.9
Focal child behaved well in school		
Always	47.8	43.3
Most of the time	24.8	26.8
Some of the time	26.6	28.0
Never	0.8	1.9
Number of Responses	**117**	**108**

Source: MPR survey of Iowa families

Note: 126 focal children were age 5-18 at the time of the interview. During the month of the parents' employment, 9 focal children were not in school, resulting in 117 responses. During the spring of 1999, 17 focal children were not in school, and data were missing for one sample respondent, resulting in 108 responses. One possible reason for the smaller number of focal children in school during the spring of 1999 is that some of the focal children may have been too young to attend kindergarten at that time.

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